

From Real Estate to Dream Houses:  
Aspirations and Experiences of Homeownership in Two Maritime Provinces

by

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**Dedication Page**

Alfie,

Thank you for your patience.

I never would have finished if not for wanting to teach you perseverance by example.

Now let's go play!

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## **Abstract**

Housing research in Canada tends to concentrate on the largest cities and to focus on market forces at large rather than the experiences of people seeking homes. This thesis utilizes ethnographic research with prospective, current, and past homeowners in two Maritime provinces to interrogate how and why the owner-occupied house dominates the contemporary housing market and popular imagination. I describe how explanations of the prevalence of homeownership tend to be rooted in economic logic and argue instead that social and emotional considerations often overshadow financial ones in home-buyers' decision making. Unpacking the cultural significance of homeownership is a particularly salient endeavor given the current climate of housing unaffordability, which has pushed the issue of homeownership to the foreground of media and policy discussions. This analysis fills a gap in the anthropological housing literature by turning attention to the standard middle-class houses of smaller cities and rural areas, revealing what is at stake for those who aspire to and achieve homeownership as well as the growing number of Canadians who are unable to own a home.

### **List of Abbreviations Used**

CMHC	Central Mortgage and Housing Corporation (1946-1978) and/or Canada Housing and Mortgage Corporation (1979-present)
DHA	Dominion Housing Act
NHA	National Housing Act
NHS	National Housing Strategy

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I embarked on this program wanting to gain experience as a field researcher, and am beyond grateful to the kind and generous souls who welcomed me into their homes and gave precious time to share their stories with me. The happiest and most rewarding moments of this process were those spent with participants, many of whom opened up to me in ways I had never anticipated.

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## **Chapter 1 - Introduction**

Homeownership is taken by many Canadians to be a marker of maturity, independence, and middle-class identity. This understanding reflects and fuels a high national homeownership rate: more than six in ten households are owner-occupied (Statistics Canada, 2017) and over 485,000 Canadians bought houses in 2019 (Canadian Real Estate Association, 2019). Scholars working across a range of disciplines, including political science, cultural geography, sociology, and legal studies, have pointed to a relationship between homeownership and socio-economic status, civic engagement, household composition, and individual and neighbourhood identity. However, the precise nature of these relationships in the context of the contemporary Canadian mainstream housing market has been subject to little academic scrutiny. In scholarly as well as popular thought, the cultural specificity of Canada's high homeownership rate as a product of particular historical, social, and political forces is rarely acknowledged. Instead, the benefits of homeownership to individuals, households, and society are often taken for granted.

Anthropologists have studied housing from three main perspectives, centering around the physical architecture of the house, the social unit of the household, and the affective experience of home. Research in all three of these areas has tended to focus on precarious or exotic forms of housing, such as informal slums (Ghertner, 2015; Smart, 2001), traditional indigenous architecture (Levi-Strauss, 1982; Waterson, 1990), or, in Canada, alternative housing models such as social mix projects (Germain, 2013; Kelly, 2013) and co-operative housing (Critchlow Rodman & Cooper, 1992). Mainstream Canadian housing has been subject to limited anthropological scrutiny, and models of tenure are rarely central to analyses of the house within the discipline.

In the pages that follow, I pull together anthropological literature on house, household, and home to examine the social and personal meaning of homeownership. Drawing primarily on ethnographic research conducted in two Maritime provinces with prospective, current, and past homeowners and real estate industry professionals, I describe how explanations of the prevalence of homeownership tend to be rooted in economic logic, based on the assumptions that the housing market is shaped by consumer

preferences, and that consumers pursue homeownership for its financial benefits. On the contrary, I demonstrate that research participants imagined homeownership to be associated with a desirable subject position and affective experience of home, pursuit of which often overshadowed economic considerations in their decision making. I show how a broad range of social and emotional considerations are brought to bear on the act of purchasing residential property, echoing the claim of many economic anthropologists and sociologists that actions that are seen to be economic are always necessarily embedded in social and political life (Mitchell, 1998; Somers & Block, 2005).

Unpacking pro-ownership discourses to better understand the cultural significance of homeownership and the homeowner in Canada is a particularly salient endeavor in the current climate of housing unaffordability. Widespread concern about the increasing financial burden posed by homeownership, the inability of younger generations to purchase a house, and the dramatic rise in national levels of mortgage indebtedness, has pushed the issue of homeownership to the foreground of media and policy discussions. The centrality of homeownership to Canadian middle-class identity has been revealed by the fear and panic associated with its loss. An analysis of how homeownership is positioned by the government, popular media, and homeowners is needed in order to more fully understand what is at stake for the growing number of Canadians who are unable to gain or maintain a footing on the property ladder.

### Method

This thesis is based on data collected between July 2018 and December 2019 in Halifax, Nova Scotia, and Queens County, Prince Edward Island. These locations represent my place of residence and my parents': I lived in the former and spent several weeks at the latter during my fieldwork. Choosing my home as a place of research not only allowed me to draw on existing connections when recruiting participants but also enabled me to spend a great deal of time identifying and engaging with the disparate nodes of my field site. Working across the two locations allowed me to compare how homeownership is framed, discussed, and practiced in two different jurisdictions, and in both an urban and a rural setting. My choice of field sites is also in keeping with Harris and Hamnett's (1987) suggestion that, given the significant historical variation in

homeownership rates between Canada's cities and regions (particularly regarding Montreal and Quebec, where homeownership rates are considerably lower than the national average), city-based studies and comparisons of homeownership are more "meaningful" and "appropriate" than national ones (p. 176). It further provides a contrast to the majority of social science literature on the current housing crisis, which tends to concentrate on the major urban centres of Toronto and Vancouver.

In addition collecting and analyzing a variety of documents, including national, provincial and municipal housing strategies and policies, newspaper and blog articles, and resources typically referenced by homebuyers, such as real estate brochures and "how-to" guides, I conducted fieldwork consisting of three primary activities. Firstly, I attended events related to homeownership, including homebuyer classes offered by real estate agents and mortgage brokers, home shows, and speaker events such as the launch of a book called "Confessions of a Mortgage Broker." At these events, I was attentive to real estate professionals' conception of the home, their understanding of the benefits of homeownership, and the processes by which they shared these understandings with the public. In the Canadian context, many potential house-buyers rely on professional assistance when navigating the bureaucratic purchasing process and as such, the "cosmologies" or "body of beliefs and practices" to which these professionals ascribe have the potential to be highly influential on individual housing aspirations and choices (Lawrence-Zúñiga, 2010, p. 214).

Secondly, I conducted thirteen 60-90-minute semi-structured interviews with aspiring, current, or past homeowners residing in either of my two field locations. These interviews explored how wider discourses about homeownership are received and taken up by individuals in their everyday practices of homemaking, by elucidating personal housing biographies. I opened each interview with a discussion of the interviewee's current house, regardless of tenure type, getting a sense of the physical characteristics of the space, how they used it, and what they liked and did not like about it. Next, we talked about their residential history, focusing on how they came to purchase their current and/or first house, or, in the case of one participant, their experience looking for a property as a prospective first-time homebuyer. I asked about the push and pull factors that had brought them to their property, why they had pursued homeownership, and the legal, financial,

and bureaucratic process of purchasing their house. I then closed the interview by probing for their feelings about houses they had owned versus houses they had rented, and their thoughts about homeownership more broadly.

The interviews I conducted captured a range of experiences and opinions.<sup>1</sup> I spoke with people at a variety of stages in their homeownership trajectory, including four first-time homebuyers under 35, five long-time homeowners over 40, three older households who had previously owned property but had returned to renting, and one young aspiring landlord. In five instances, I simultaneously interviewed both members of a married couple, meaning that I spoke with a total of 18 individuals, 12 of whom identified as women and six as men. All but three interviewees were in heterosexual marriages, and of the three that were not, one was in a long-term relationship, and two were single women: a graduate student in her mid-twenties and a divorcee approaching retirement. Most were employed in the knowledge sector, in academia, law, accounting, or municipal governance, although a few had seasonal, part-time, or “blue-collar” employment, such as farming or driving a school bus. Ten interviewees lived in Nova Scotia: six in Halifax Regional Municipality, two in a small town on the South Shore, and two in a rural municipality. The remaining eight lived in Prince Edward Island: four in a small tourist village and four in the capital city, Charlottetown. Interviewees all appeared to be white, and most were born in Canada. Four had immigrated to Canada as adults: one from the U.S. and three from Europe.

Finally, I shadowed two couples through the process of purchasing a house, as they met with real estate agents and other housing professionals, viewed houses, and made decisions. Both couples were white, heterosexual, middle-class professionals working in academia or information technology. One was married, childless, and in their late thirties, the other in a common-law partnership, with one child, and in their early thirties. Drawing inspiration from Kusenbach’s (2003) method of the “go-along,” I combined joining these participants in the field with regular interview-style check-ins, which enabled me to gather richer data than if I had used interviews alone. For example, attending house

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<sup>1</sup> See Appendix A for Table of Participants.

viewings allowed me to explore house-buyers' reactions to the space as they unfolded in real time, and to compare these with their retrospective accounts of the viewing and later musings about the property. My relationships with these participants spanned several months, giving me a deep insight into the decision-making process behind their purchase, and their emotional experience of the endeavour.

To ensure the confidentiality of research participants, I have removed place names and other identifying information from the accounts presented herewith. I use pseudonyms throughout, except when referring to speakers at public events. I have edited quotes for clarity and length but been conscious to preserve meaning.

Knowing that experiences of homeownership were plentiful and varied across my social networks, I recruited participants through word-of-mouth, beginning with my own friends and colleagues. Although my social circles display a regrettable lack of diversity, the product of this recruitment strategy was a participant pool dominated by white, middle-class white-collar workers like myself: in other words, the "typical" Canadian homeowner that was my intended focus. Recruiting through word-of-mouth also proved a simple and expedient way to find interviewees whilst I was juggling research with the care of my son, who was born part-way through my fieldwork.

In addition to becoming a mother, I also became a homeowner of sorts whilst working on this thesis. Having briefly looked at properties when I started graduate school, my husband and I had determined that renting provided a more financially sustainable option for our family when, through my research, I stumbled across a group of families attempting to develop Nova Scotia's first cohousing community. We were immediately sold on the concept, seeing it as a way to combat many of our concerns about the standard housing market. Cohousing development requires ownership, and so, with considerable trepidation, we contacted a mortgage broker and became shareholders in the development corporation, committing to purchase one of the units once it is completed in 2021. Thus, this research happened in parallel with a process of self-reflection about my own housing situation and a personal step towards homeownership.

## Anthropological Approaches to the House

Anthropological studies of the house can be categorized into three approaches: those concerned with the house, the household, and the home, referring to the house in its material, social, and affective forms respectively. Each of these conceptions entail different methodological approaches and theoretical orientations, geared towards answering (sometimes radically) different questions, as I will now describe.

As Bisha (2015) notes, the house is “an idea more often presumed than defined” (p. 571). Many anthropologists use the term to refer to a physical, built structure that is lived in, and approach the topic by focusing on building processes, building materials, architectural form, and spatial layouts – often including floor plans (Bourdieu, 1990; Brettell, 1999; Lewinson, 2006) and/or photographs of buildings (Dolan, 1999; Fehérváry, 2011) in their final analyses. From a structuralist perspective, the house can be viewed as a material manifestation of social norms and rules (Bisha, 2015; Bourdieu, 1990). The house is structured according to the same principles as society and can therefore be studied as a microcosm of the larger whole. However, structuralist approaches to the house often risk overgeneralization and reification of the housing form and its symbolic meaning and assume that cultures are coherent wholes; they do not allow for internal variation in the culture or change over time. By contrast, material culture approaches posit that the house is not only produced by but also produces the individual and society. In this view, the “vitality of matter” or the “capacity of things... not only to impede or block the will and designs of humans but also to act as quasi agents or forces with trajectories, propensities, or tendencies of their own” is extended to include possessions within the house, and the house itself (Bennett, 2010, p. viii). For Lang (1989), house form only “negatively determines culture,” by making some behaviours difficult or impossible: it does not cause behaviour (p. 379). However, other scholars suggest that the house encourages some behaviours and interactions while impeding others (James & Kalisperis, 1999). For Fehérváry (2011), new forms of housing both “constitute and legitimate” new class identities (p. 379): the house indicates *and* produces social identity, a finding mirrored by Lewinson (2006).

A second, and equally longstanding, approach to the house focuses on the social group rather than the material form. I term this unit of analysis the household, while

acknowledging that there is a strong tradition within the discipline of using the term house to refer to the same phenomenon (Carsten & Hugh-Jones, 1995; Levi-Strauss, 1982). This line of inquiry is primarily concerned with quantifiable patterns of social organization, and frequently makes methodological use of life histories (Jensen, 2013), kinship diagrams (Brettell, 1999), and mapping of production and consumption patterns (Netting, Wilk, & Arnould, 1984). By privileging the social group over the structural form, this approach allows for the conceptual distinction of the material house and the household, allowing us to recognize the continuity of households that move between physical structures, or of households whose members may intermittently live separately (as with migrant workers, for instance). Anthropologists working from this perspective emphasize the social role fulfilled by the household unit, often highlighting the economic or “corporate” nature of the household. For example, Netting, Wilk and Arnould (1984) define households as “task-oriented residence units,” distinguishing them from families, which they define as “kinship groupings that need not be localized” (p. xx). Arguing that the household is a unit of analysis that lends itself to near universal application and thus cross-cultural comparison, Netting and Wilk (1984) distinguish between the household’s “morphology” (kinship structure, composition, and size) and “function” (“what they do and how they function”), the latter of which is rooted in everyday, observable activity (p. 2).

Finally, we turn to an understanding of the house as home. This approach privileges emotions, individual and collective, and thus primarily proceeds through participant observation and interviews centred on people’s experiences. The concept of home incorporates feelings of attachment to both the house and the household and is therefore closely intertwined with the material and social aspects of the house discussed above. However, older (chiefly structuralist) anthropological works on the house demonstrate that it is possible to analyse the built environment and kinship patterns separately from the affect and emotion they contain, constrain, and produce. For example, Netting, Wilk, and Arnould (1984) explicitly bracket “affective behavior” from their analysis of households, preferring to collect only “observable [and] quantitatively verifiable behavior” (p.xx), even while acknowledging that the household “cannot be divorced... from symbolic concepts like *family* and *home*” (p.xxi). Works on the emotional repertoire

of home, which stem from sociology and geography as well as anthropology, emphasize feelings of belonging, which is frequently established through real or imagined genealogical continuity *in situ* (Goluboff, 2015), and comfort, which may be inspired by or embodied in the home (Jensen, 2013; Kelly, 2013; Noble, 2002). Noble (2002) argues that feelings of comfort in the home are variously related to feelings of financial and physical security, satisfaction, familiarity, and rest, which are produced by, through, and with “backgrounded” objects that create the setting for mundane, everyday activities (p.58). In a similar vein, Critchlow Rodman and Cooper (1992) equate notions of home with varied and competing “use values,” noting that these “varied meanings and satisfactions” may be attributed to the social, financial, material, or aesthetic aspects of housing (p. 123). Crucially, Goluboff (2015) reminds us that the feelings associated with home are not always positive, a point poetically captured by Miller (2001), who writes, “if home is where the heart is, then it is also where it is broken, torn and made whole” (p. 15).

In summary, anthropologists have approached the house in three main ways: as material form (*house*), social group (*household*), and affective object/place (*home*). These approaches loosely correlate to different strains of anthropological inquiry. In his expansive study of the history of the anthropology of architecture, Buchli (2013) details how studies of the house began with early functionalists and structuralists concerned with discerning the organizing principles of supposedly coherent social systems through analysis of the house as a microcosm of society. As we have seen, the house was later taken up by materialists concerned with the co-constitutive nature of people and things. Studies of the household were also initially informed by structuralists, as well as socio-evolutionists, in pursuit of universal typologies of social organization, and today focus on the diverse ways in which people engage with and relate to one another. Studies of the home have more contemporary origins, inspired by the cultural turn of the 1970s, focusing less on typologies and structures, and more on how individuals construct meaning in everyday practice. The division between these approaches led Vellinga (2007) to argue that “discourses on the house as a work of architecture and the House as a social group exist next to each other, not in ignorance but truly separated nonetheless” (p. 757).



However, there are many ways in which these three approaches overlap. Attention to how concepts of house, household, and home are utilized in anthropological studies of contemporary European and North American housing reveals that the material, social, and affective dimensions of the house align almost perfectly in the model of the nuclear single-family home. A thorough accounting of the importance of this housing model – which dominates the Canadian residential landscape – thus requires a methodological and theoretical approach that avoids privileging one of these dimensions and is attentive to how all three exist in fluid and dialectic conversation with one another.

### Homeownership in Anthropological and Related Literature

The phenomenon of homeownership has been of only peripheral concern in most anthropological studies of the house. Research tends to focus on more precarious forms of tenure, or backgrounds ownership as taken-for-granted phenomenon. None of the three anthropological approaches to the house described above can be used to fully account for the cultural significance of the owner-occupied, usually single-family, home in the modern, urban, industrialized context. Material culture studies and architecturally oriented accounts of the house fail to address how the symbolic meaning of the house is impacted, if at all, by ownership. It is unclear whether the meaning of the built form remains the same regardless of the economic relationship between resident and house. It is also unclear what role ownership plays within and in relation to the household, or how ownership impacts the experience of home. Homeownership has, however, been a focus of urban planning scholars, and the subject of much theoretical discussion in anthropology's sister disciplines: geography and sociology. Perspectives from these disciplines inform my work and are used to supplement the limited anthropological literature in analysis that follows.

Taking the household as the unit of study, it could be argued that homeownership allows for the transmission of property or wealth across generations. In his seminal work on the social organization of the Kwakiutl, Levi-Strauss (1982, p. 174, my emphasis) defines the house as a “corporate body holding an estate made up of both material and immaterial wealth, *which perpetuates itself* through the transmission of its name, its goods, and its titles down a real or imaginary line.” Similarly, Goluboff (2015) found

cross-generational continuity *in situ* to be significant for how African-Americans in Virginia experienced home. However, demographic factors such as the increase in people living by themselves, the number of couples choosing not to have children, and rising inheritance tax on property complicate this view, suggesting that the significance of the Canadian owner-occupied house may not be as closely tied to issues of familial inheritance or continuity as earlier theories suggest.

Other scholars point to the ways in which the house acts as a commodity or consumer good (Davis, 2003; Wilk, 1989). Geographer Kern (2010) argues that the house as commodity has particular pertinence in contemporary neoliberal regimes, in which “private property functions as the foundation for individual self-interest” (p. 6). Kelly (2013) goes further, arguing that middle-class homeownership is seen as the cornerstone of “good citizenship” (p. 191). Dolan (1999), Kelly (2013), and Kern (2010) all trace the ways in which the house as commodity acts as a status symbol and means of social differentiation, in keeping with Veblen’s (1899) notion of “conspicuous consumption” (p. 33). However, more work needs to be done to examine precisely how private property and individual identity are interrelated discursively and in practice at the contemporary Canadian moment.

A related line of theorizing interrogates the ideological positioning of the homeowner in wider socio-political discourse. Kelly (2013) argues that homeownership is ideologically affiliated with a specific “subject position:” a moral “figure” with political potential. In a study of the 2009 revitalization of Toronto’s Regent Park, Canada’s first government housing project, she argues that the homeowner was positioned as a moral agent of social change, whose very presence would redeem the low-income public housing residents with whom they shared the development. This parallels Lands (2008) and Glucksmann’s (1995) observations that housing policy in post-Depression America and war-time England respectively utilized a moral rhetoric that positioned the homeowner as an upstanding, contributing, and model citizen. Scholars have also noted that, in the last 50 years, public housing policy and design has increasingly aimed to foster a *feeling* of ownership even among tenants, with the belief it inspires people to take better care of their homes (Makris, 2015). In other words, even non-homeowners are encouraged to emulate and embody the ideal subject position of the homeowner. The

literature does not, however, make clear precisely how, or if, the moral figure of the homeowner is currently evoked outside of public housing projects in Canada.

The notion of the homeowner as a driver of social change also features prominently in the abundant literature on the gentrification of North American cities. Scholars identify the homeowner as a primary agent of gentrification, and critique urban revitalization projects that aim to stem depopulation and grow the tax base by expanding the homeownership population for displacing renters and pushing up housing costs. As Schlichtman and Patch (2014) point out, much of this literature uses “gentrifier” as a pejorative term, casting doubt on the homeowner’s ability and will to foster positive neighbourhood transformation. For instance, urban geographer Rose (2004) traces how condo-owners in gentrified neighbourhoods in Montreal ranged from ignorant, to intolerant, to accepting of social housing and its residents in their community, and argues that their purchase of inner-city in-fill properties was primarily motivated by a desire for an affordable, centrally-located home rather than a broader social conscience.

#### Notes on Terminology

Throughout this thesis, I use the term *homeowner* to refer to someone who has purchased a home, not – as one interviewee suggested – someone who has paid off their mortgage. This is in keeping with how the term is used in popular discourse. *Homebuyer* refers to someone actively engaged in the process of buying a home, who has not yet completed the purchase. Finally, I use the term *economy* as it has been used in common parlance since the 1930s, as a “discursive object” referring to the cumulative exchange of goods, services, labour, and money within a geographic region that is imagined to be neatly bounded, such as a nation or region (Mitchell, 1998, p. 88). I do so with the understanding that what is economic cannot be divided from what is social or political.

#### Thesis Outline

The current housing crisis has garnered a great deal of attention in the press and has been the focus of academic study across a range of disciplines. However, the role that homeownership plays in the crisis, and the cultural significance of homeownership in Canada more broadly, have not been satisfactorily interrogated, particularly from the standpoint of everyday lived experience. With a focus on the less-studied provinces of

Nova Scotia and Prince Edward Island, this project adds qualitative data to the discussion, exploring the meanings that are often obscured or glossed over the statistical analyses of the national housing market offered by other disciplines. Drawing attention to the taken-for-granted association of homeownership with Canadian middle-class identity, I hope to answer Nader's (1972) call for more anthropology that studies the well-off and the privileged.

In the work that follows, I foreground the issue of tenure in my analysis of the meaning and experience of house, household, and home, bringing the long history of anthropological interest in these three areas to bear on a new context. In doing so, I disrupt the popular notion that purchasing a house is simply a rational financial decision, highlighting instead how homeownership is construed as conferring a broad range of social, psychological, and emotional benefits.

In the next chapter, I situate my fieldwork within the broader historical context of homeownership in Canada, demonstrating that the high national homeownership rate is not simply a result of market trends or consumer preferences, but a product of a long history of tenure-biased housing policy. In chapter three, I explore the cultural construction of the "figure of the homeowner," tracing the narratives that position the homeowner as a smart, successful, and engaged moral citizen, and describing how participants both embody and contest this ideal. Chapter four focuses on the perceived benefits of homeownership, asking how and why purchasing a house figures into individuals' aspirations. In chapter five, I explore how the broader pro-ownership narratives identified in chapter four figure into individuals' decision making during the house-buying process. Finally, in chapter six, I look at how ownership impacts homeowners' experiences of living in their homes, asking whether and how homeownership imbues a house with particular social and personal meaning.

## **Chapter Two - A Brief History of Homeownership in Canada**

Ownership is currently the dominant form of tenure in Canadian housing. More than six in ten households are owner-occupied. At 67%, the 2016 national homeownership rate was higher than in many other Western industrialized nations, including Switzerland (42%), Germany (51%), Denmark (61%) and the United Kingdom (63%) (Eurostat, 2020; Statistics Canada, 2019). In this social, economic and political milieu, the value of homeownership is often taken for granted. However, anthropological studies demonstrate that housing forms are highly cultural, with consumer preferences and housing markets varying significantly across the globe. For example, in South Korea, three- and five-year rental terms are a more common form of tenure than ownership (Nelson, 2000). In other areas, ownership rates are far higher than in Canada: Romania's national homeownership rate – one of the highest in the world – has exceeded 95% for several decades (Eurostat, 2020).

In this chapter, I will describe broad trends in the history of homeownership in Canada and trace the development of government policy that favoured homeownership from the nineteenth century to the present. By placing the current moral and ideological positioning of the owner-occupied home in its historical, social, economic and political context, I aim to interrogate the “common sense” notions that people should own homes or that the prevalence of owner-occupancy is a product of “natural” market forces, to achieve anthropology's central goal of rendering “the familiar strange” as well as “the strange familiar” (Comaroff & Comaroff, 1992, p. 6). The narrative presented here is necessarily reductive, largely pieced together from scholarly literature as opposed to primary sources. I have focused on housing policy as it pertains to homeownership, providing some counterpoints regarding other housing forms for context or comparison. The history of policy pertaining to social, low-income, and rental housing is beyond the scope of this project, and has received far greater analytic attention than that of homeownership (for example August, 2016; Komakech & Jackson, 2016; Walker, 2008).

### **1800-1930: Immigration, Industrialization and Rising Inequality**

The promise of affordable homeownership was one of the great attractions of North America to European immigrants in the nineteenth century, as reflected in

advertising aimed at recruiting immigrants to work on farms and infrastructure projects. For example, a recruitment poster displayed in Britain by the Canadian Pacific Railway in the 1920s shows a woman standing in the sunshine in front of a two-storey farmhouse, replete with picket fence, treed yard and outhouse, enticing viewers to “Get your home in Canada... Payments in easy installments” (Figure 1).



Figure 1: 1920s CPR Poster (Canadian Museum of History, 2020).

This propaganda somewhat reflected fact: comparing homeownership rates in England, Wales, the United States and Canada, Harris and Hamnett (1987) argue that not only were a greater percentage of households owner-occupied in the late nineteenth century in North America than in the U.K., but homeownership was also distributed more evenly across social classes. Greater working class ability to own homes can be attributed to a range of factors including higher wages, cheap land, availability of wood, and use of simple construction techniques which allowed many construction workers to build their own houses (Doucet & Weaver, 1985).

Many historians contend that immigrants and the working class harboured a greater desire for homeownership than the upper classes at the end of the nineteenth century. Harris and Hamnett (1987) suggest that amongst the wealthy, it was more important to have servants than to own property, as the former contributed more to the outward appearance of success than the latter, and had a greater impact on the day-to-day operation of a household. For immigrants and the working class, however, owning a home was a source of pride, and was strongly associated with increased social status. Kirk and Kirk (1981) argue that the equation of property ownership with superior social standing was well established in several European countries during the 1800s, and thus many immigrants arrived in North America with this mindset. Furthermore, homeownership was particularly attractive to households in a position of economic precarity, as it offered the chance to generate income from renters, protection from the whims of landlords, and, in new construction, opportunities to reduce living costs by initially forgoing certain services such as water or street paving (Kirk & Kirk, 1981).

To an extent, the increased desire for homeownership among the working class was also driven by changing perceptions of cleanliness, order, and morality. Industrialization spurred a socioeconomic reorganization typified by the ideological separation of certain spheres: male and female; public and private; domestic and economic. These new standards had a lasting impact on housing design and policy. Densely populated urban housing tenements began to draw widespread critique, with many ultimately demolished and replaced with lower density units that separated nuclear families (Perry, 2003). Likewise, missionaries and government agents launched a campaign to eradicate the large collective homes typical of many First Nations groups. Not only were these multi-family homes deemed to be hotbeds for immoral behaviour, sexual deviancy, and disease, they were also seen to be “inimical to the proper development of individual property rights, a foundation upon which a reconstituted Aboriginal order rooted in agriculture and wage-work would necessarily be built” (Perry, 2003, p. 596). While the ideal of the private nuclear family home did not necessitate ownership, the two were inextricably linked insofar as the suburban single-family home that emerged as the housing norm was typically owner-occupied.

Despite the relative affordability of homeownership in Canada compared to European countries and the growing cultural importance of ownership, ownership rates remained low in the late 1800s. Fewer than 30% of Canadian households were owner-occupied in 1900 (Belec, 1997). It was not until the turn of the century that national ownership rates began to increase dramatically: by 1911, 45% of Canadian households owned their homes (Harris & Hamnett, 1987). Social commentators spoke with pride about this turn of events. One author, noting the nation's heightened rates of mortgage debt, wrote in 1928 that "there is probably no part of the British Empire where it is so easy for an individual to become the nominal owner of a home" (Dalzell, 1928, as cited in Harris & Hamnett, 1987, p. 174). Thomas Adams, a senior government advisor on the topics of housing and planning from 1914 to 1921, spoke passionately in opposition of housing subsidies, noting that homeownership "has become so engrained in Canada that it is best to encourage it in preference to renting" (cited in Hulchanski, 1986b, p. 22). To better track and encourage ownership rates, a question about tenure was introduced to the Census in 1921, reflecting its increased cultural significance as a measure of individual and social wellbeing (Statistics Canada, 2017).

The rise in homeownership in the first few decades of the twentieth century was not experienced equally by all strata of Canadian society. Whereas in the 1880s and 1890s skilled and semi-skilled workers were "at least as likely to be homeowners as were managers and proprietors," the "economic elite" of owners and managers experienced a far higher increase in ownership between 1900 and 1930 than all other types of workers (Harris & Hamnett, 1987, p. 181). This gap in homeownership rates between different income brackets persisted throughout the twentieth century, and has continued to widen, particularly since the 1970s (Statistics Canada, 2011).

### The 1935 Dominion Housing Act: Setting the Tone for Federal Housing Policy

In the wake of the Great Depression of the 1930s, President F. Roosevelt positioned housing as a key tool for American national economic recovery (Gupta, 2015). Following Keynesian economic logic, Roosevelt's administration saw demand, or spending, as the driving force of the economy, and viewed their role as fostering that demand. Stimulating the housing market was seen as a way not only to produce jobs, but



to increase consumer spending by encouraging the purchase of houses and goods to furnish them. The owner-occupied single-family home emerged as the optimal model for achieving these ends, as it required more construction effort, expenditure, and domestic consumption per family than any other housing model.

The U.S. federal government thus established an extensive legal apparatus that promoted the building and purchasing of single-family houses. Under the Federal Housing Administration of 1934, the state offered subsidies, tax breaks, and resources to encourage construction of houses, urged local governments to implement zoning by-laws that favoured single-family homes, and backed a widened mortgage insurance system to increase access to homeownership (Gupta, 2015). These efforts had profound effects on the U.S. housing market. National homeownership rates rose from 44% in 1940 to 62% in 1960, and while the typical American household in 1900 consisted of seven or more people, the average household size from 1940 to 2000 was just two (Gupta, 2015).

Canada's first national housing policy - the Dominion Housing Act (DHA) of 1935 - drew inspiration from Roosevelt's New Deal, and also sought to utilize the real estate market to stimulate the economy in the wake of the depression (Harris, 2004, pp. 111-119). In his review of the origins, implementation and impact of the DHA, Hulchanski (1986b) demonstrates that, despite arising in the context of nation-wide housing shortages, unaffordability, and unsanitary and unsafe housing conditions, the Act prioritized economic considerations over social ones, and was primarily designed to create employment in the housing sector. The government was able to largely overlook calls for radical housing reform from social workers, municipal governments, non-profit organizations and the working class because these groups held little political clout (Bacher, 1986; Hulchanski, 1986b). Indeed, the DHA even disregarded the advice of the government-appointed Special Committee on Housing, which recommended direct and decisive government action on social housing and the establishment of a national housing authority (Hulchanski, 1986b). Instead, the concerns of the mortgage and construction sectors came to the fore: hardly surprising, perhaps, given that the Deputy Minister of Finance from 1932-1952 and the primary author of the DHA was William Clifford Clark, an economist and investment banker who had previously worked for a prominent American real estate investment firm (Hulchanski, 1986b).

The DHA has two parts: the first calling for further research into housing conditions (to appease those calling for housing reform), and the second providing \$10 million in loans to prospective homeowners and builders. For the first time, the federal government began to offer joint loans with approved lenders, shifting the mortgage system to a more corporate and institutionalized model. Whereas lending institutions had previously been restricted from offering loans in excess of 60% of a property's appraised value, buyers and builders of new homes could now receive mortgages of up to 80%, with the additional 20% being funded by the government. Furthermore, mortgages provided through the DHA were offered at five percent interest amortized over 20 years. This was innovative: most mortgages prior to the DHA were short-term loans, where the borrower paid off the interest quarterly or biannually and still owed the entire sum at the end of the (usually five year) term (Hulchanski, 1986b). DHA mortgages thus reduced the yearly cost of homeownership, by extending the period of indebtedness (Belec, 1997).

The Act did not offer any support to renters, nor make any provision for government lending to municipalities or non-profit organizations. It received some criticism from Members of Parliament when it passed through the House of Commons, many of whom noted that only households with the ability to put up a 20% down payment and qualify for a mortgage from a private lending institution would benefit from the financial assistance (Hulchanski, 1986b). Retrospective analysis of the DHA mortgage files reveals that the Act did little to overcome existing class and spatial biases within the mortgage system. Most of the recipients would have qualified for conventional mortgage loans regardless of the DHA, so the benefits of lowered monthly mortgage payments "accrued largely to the wealthy and upper-middle classes" (Belec, 1997, p. 60). That being said, the effects of the DHA varied geographically. Although DHA-funded homes were not generally more affordable than other new construction in an area, their price was reflective of local market trends, which varied significantly across the country (Belec, 1997). Halifax was one of a few cities in which average rental costs and monthly DHA mortgage payments were comparable, which may have allowed for some promotion of working-class homeownership (Belec, 1997).

Scholars agree that the DHA had minimal immediate impact on the housing sector (Belec, 1997; Hulchanski, 1986b). Only 3,158 loans were made under the program,

funding 4,903 new houses – under five percent of new housing starts during the time period (Hulchanski, 1986b). However, despite the limited scope and success of loans offered under the Act, the DHA set a lasting precedent for federal housing policy that focused on market welfare rather than social welfare, and prioritized the incentivizing of homeownership (Bacher, 1986; Belec, 1997; Hulchanski, 1986b).

### 1935-1990: Policy Aims Shift, Homeowner Incentives Remain

The National Housing Act (NHA), which replaced the DHA in 1938, was largely a recapitulation of the prior legislation. Its primary purpose was to define the mechanism for joint lending on mortgages between the federal government and private lenders (Hulchanski, 1986b). In 1946, the Central Mortgage and Housing Corporation (CMHC, renamed the Canada Housing and Mortgage Corporation in 1979) was established, and assumed responsibility for joint lending.

Historian Carroll (1989) categorizes 1945-1968 as the “Development Phase” of federal housing policy. She argues that the government’s primary goal during this period was to foster economic growth through the creation of construction jobs – the same goal that Hulchanski (1986b) identifies as the motivating force behind the design of the DHA ten years prior. National housing stock almost doubled in this period as the suburbs swelled with detached single-family homes for middle-income families fleeing overcrowded, run-down inner cities (Carroll, 1989). The causes and effects of Canada’s intense suburbanization at this time have been subject to much academic investigation, which falls beyond the scope of this thesis (see Harris, 2004). Suffice to say, the growth of suburbia was both fueled by and enabled the pursuit of homeownership. Not only were suburban detached single-family houses typically more affordable than their urban counterparts, they also better upheld evolving ideals of privacy, security, control (Sendbuehler & Gilliland, 1998). As early as the 1920s, the suburban detached home had become “the residence of choice by Canada’s expanding home-owning population” – a pattern entrenched during this phase of federal policy (Belec, 1997, p. 54).

In 1954, a “basic shift in policy” occurred whereby joint lending was replaced with a system of mortgage insurance (Belec, 1997, p. 53). The federal government reduced its direct involvement in mortgage lending, and instead pledged to underwrite

private mortgage loans against borrower default. In addition, the government allowed chartered banks to make mortgage loans – something that had been prohibited in the 1870s – and a number of changes were made to improve the mortgage market, all with the aim of increasing the availability of mortgage funds from the private sector (Smith, 1977). It was with these changes, according to Belec (1997), that the federal government’s attempts to promote homeownership began to succeed on a large scale. NHA mortgages became more attractive investments for private lenders, and thus the number of mortgages offered through the Act increased, making homeownership attainable for a wider portion of the population. Nevertheless, many scholars note that government assistance for low-income housing prior to 1970 was “minor:” as with the DHA, the primary beneficiaries of federal housing policy during this period were middle-class households purchasing medium-priced houses (Smith, 1977, p. 14).

With the implementation of a mortgage insurance system, the CMHC’s primary function formally became that of insurance provider. However, scholars contend that the organization has played a critical role in policy development since its inception (Carroll, 1989) – and it has vocally promoted the incentivization of homeownership. The organization is structured like a private corporation as opposed to a government department and has a Board of Directors. Bacher (1986) demonstrates how, as a result of this structure, numerous attempts to increase the CMHC's involvement in the provision of public or low-income housing have been blocked by the Board, on the basis that such housing policies do not present economically sound investments.

Carroll (1989) identifies 1968-1978 as the “Social Reform Phase” of national housing policy, during which the government, influenced by the strong urban reform movement, shifted its focus to the revitalization of urban neighborhoods, with increased emphasis on the provision of low-income housing. This period saw unprecedented levels of direct government involvement in the housing market, which Smith (1977) attributes to an ideological reframing of housing as a fundamental right rather than a consumer good or service. Growing support for the notion that all Canadians should have access to adequate housing regardless of their income lent credibility to new policy that governed the production and distribution of housing in a unambiguously political way, in contrast to earlier purportedly de-politicized market approaches. These policies included the

building and subsidizing of low-income housing, rental assistance, the implementation of rent control in all provinces, and cash grants to homebuyers (Smith, 1977).

Policy ideology underwent a further reorientation during the 1970s, as policy makers moved away from market approaches toward rational strategies that responded to study data. Beforehand, housing policy almost exclusively fell under the purview of the federal government, although municipal and provincial governments had some control over “zoning, servicing, building regulations and some low-income housing developments” (Smith, 1977, p. 4). Now, the provinces began to have a greater role in program delivery. A number of housing surveys were conducted by local governments and social reform groups across the country, and as a result, policy makers felt that provinces and municipalities were better positioned than the federal government to deliver national policies in a locally sensitive way.

Despite the refocusing of policy on urban renewal and low-income housing, federal support of homeownership continued. The government offered a range of subsidies specifically for homebuyers, usually in the form of cash grants or mortgage subsidies. For instance, during 1975, first-time homebuyers could receive a cash grants of \$500 from the federal government to help towards down payments for new dwellings under a specified price threshold (Smith, 1977). The Assisted Home Ownership Program, instigated in 1973, allowed middle-income households with dependent children to obtain “low cost, high ‘loan to value ratio’ mortgages” from CMHC for new construction, or receive a yearly subsidy to offset the market interest rate on a private loan (Smith, 1977). While these subsidies rendered homeownership more affordable, a range of new tax policies incentivized homeownership by making housing an attractive investment opportunity. For example, capital gains tax was introduced for gains on all financial and real estate investments except the sale of a primary residence, and Registered Home Owner Savings Plans were invented, to which tax-payers could make tax-deductible contributions of a certain amount, to be used for the purchase of a home or home furnishings (Smith, 1977).

Carroll (1989) dubs 1978-1988 the “Financial Control Phase,” during which housing policy was primarily shaped by the federal government’s desire to control and reduce its spending. Responsibility for program delivery was shifted to provincial and

municipal governments to such an extent that, according to Carroll (1989, p. 67), the late 1980s marked “the virtual withdrawal of the federal government and CMHC from active involvement in the implementation of housing policy, an area which it had dominated for 40 years.” The only direct involvement in the housing market that the federal government maintained was the provision of mortgage insurance: in other words, it still directly supported the pursuit of private homeownership. Indeed, throughout the 1970s and 1980s, vastly larger sums of government money were channeled into stimulating the private housing market than were ever invested in public housing (Bacher, 1986). For example, in the early 1980s, the Canadian Homeownership Stimulation Plan was implemented, issuing grants of \$3,000 to first-time homebuyers. The amount spent on this plan in two years was almost equal to the CMHC's entire social housing budget for five years (Bacher, 1986).

Between 1930 and 1980, federal housing policy twice made concerted efforts to tackle the issues of public and low-income housing (Bacher, 1986). During the Second World War, the government established a crown corporation, Wartime Housing Ltd., that built around 26,000 rental units for veterans and munition workers. Then, in the 1970s, the NHA was amended to allow for significant investments in the construction of public housing, to permit loans to non-profit housing initiatives, and to encourage co-operative housing programs. In both instances, direct government intervention into the housing market proved a brief exception to the norm. After the war, most of the units constructed by Wartime Housing Ltd. were privatized and the government returned to a policy that promoted homeownership and private enterprise while largely neglecting the need for low-income housing (Wade, 1986). Many of the socially progressive amendments made to the NHA in the 1970s were abolished or placed under review in following years (Bacher, 1986). Comparing the approach of the Canadian government to that of other democratic industrialized nations, Bacher (1986) finds the lasting commitment to assisted market rather than interventionist strategies highly exceptional - a fact that he attributes to the relative weakness of Canada's labour unions. He highlights that the success of Wartime Housing Ltd. coincided with a strengthened labour movement during and after the Second World War, and that the 1973 amendments to the NHA were made possible

by the unusual situation of the New Democratic Party holding the balance of power in the House of Commons.

Hulchanski (1986a) contends that Canadian housing policy from 1930 through to the 1980s is best characterized by the concept of “privatism” or “the tendency to pursue public goals via private means, or at least to formalize protections for private interests within specific program designs” (p. 2). Bacher (1986) takes this one step further, questioning whether federal housing policy during this time bore any relevance to the social question of providing adequate shelter to Canadians. He argues that, far from having a social goal, housing policy was instead overwhelmingly guided by economic objectives ranging from bolstering the real estate sector to creating jobs. Indeed, his analysis of confidential departmental memos and government meeting minutes suggests that, particularly during and after the Second World War, policy makers specifically avoided instigating a housing policy based on social need for fear that this would amount to “a dangerous “socialization” of a major capitalistic institution, the housing industry” (Bacher, 1986, p. 10). As a result, the private market, and in particular homeowners, have continually received more assistance from federal housing policies than those in dire housing need. Homeownership has consistently been positioned as a rational and reliable way to provide for most of the population’s housing needs, regardless of the changing ideology and goals of federal housing policy.

#### 1990-2020: The Current Situation

In his review of Canadian housing policy between 1980 and 2007, Hulchanski (2007) contends that all three levels of government continued to privilege ownership over rental and public housing, going so far as to call housing policy discriminatory and exclusive, insofar as it systematically excludes some households from access to adequate housing. Just as in the decades prior, the amount of money channelled into homeownership assistance programs vastly outpaced that spent on rental or social housing. In 2005 alone, more homeowners (746,157) received financial assistance through mortgage insurance than the total number of social housing units (633,000) funded in the 35 years prior (Hulchanski, 2007). He stresses that “if it were not for federal government housing policies and programs, past and present, Canada’s ownership rate

would be much lower and its housing system very different from what it is today” (Hulchanski, 2007, p. 1). Indeed, as a result of government incentives and the entrance of the “baby boomer” generation into the housing market, the national homeownership rate rose steadily between 1991 and 2006, from 62% to 68%, and has since remained relatively stable (Statistics Canada, 2017). In addition, Hulchanski (2007) estimates that “about one-third of all renters at any time are on their way to buying a house and are merely passing through the rental market” (p. 1). In other words, about two-thirds of Canadians own their homes, and even more are actively saving for or aspiring to purchase one. The Canadian Real Estate Association - which boasts a membership of over 130,000 brokers, agents, and sales people, making it one of the country’s largest single-industry associations – estimates that over 480,000 residential units were sold in Canada in 2019 alone (Canadian Real Estate Association, 2020). Statistics Canada (2020) estimates that residential real estate was worth over \$4.8 trillion in 2015: more than double its value in 2005. The construction and sale of private housing thus forms a key part of the national economy.

However, despite the long history of regulatory support and the widespread ability of Canadians to be homeowners, homeownership has become a greater financial burden in recent years. The average house price, adjusted for inflation, more than doubled in the last 40 years, increasing from \$199,000 in 1975 to \$408,000 in 2014 (Kershaw & Minh, 2016). People’s entry onto the property market is being delayed compared to previous generations, and a growing segment of the population is unable to gain or maintain a footing on the property ladder (Statistics Canada, 2017). National mortgage debt increased tenfold between 1982 and 2010, and the proportion of homeowners who spend over 20% of their disposable income on their mortgages has increased, particularly among those under 40 (Chawla, 2011). National homeownership rates began to fall for the first time since 1971 between the 2011 and 2016 censuses (Statistics Canada, 2017). The provincial homeownership rates in Prince Edward Island and Nova Scotia fell from 73% to 70%, and from 70% to 68% respectively – although both remained higher than the national average of 67% (Statistics Canada, 2017). This is likely due to

In fact, the Canadian housing sector has reached a crisis that extends far beyond homeownership. Although the government classifies anything costing more than 30% of a



household's average monthly income as "unaffordable," nearly one in five rental households spend more than 50% of their income on rent (Gaetz, Gulliver, & Richter, 2014). It is estimated that approximately 35,000 Canadian experience homelessness on any given night, and 235,000 experience homelessness annually (Gaetz, Gulliver, & Richter, 2014). The 2016 census revealed that one-third of young adults aged 20-34 live with their parents – a number that has been on the rise since 2001 as both rental and ownership has become increasingly unaffordable (Statistics Canada, 2017). The factors driving these trends are varied and complex, and have been subject to rigorous and plentiful academic scrutiny (Bone & O'Reilly, 2010; Kershaw & Minh, 2016). They include housing shortages, particularly in urban centers, higher interest rates on mortgages, stagnating wages, mounting student debt, and an increase in precarious employment.

In response to mounting public pressure, the federal government adopted the first National Housing Strategy (NHS) in June 2019 - an ambitious ten-year plan that pledges over \$40 billion to increasing access to safe and affordable housing. By the government's own estimation, the NHS is "the largest and most ambitious federal housing program in Canadian history" (Government of Canada, 2020). It professes to focus on addressing the needs of the most vulnerable, including women, seniors, LGBTQ2+ individuals, and indigenous peoples, with two of its core aims being to reduce the number of households in housing need and to cut chronic homelessness by 50% (Government of Canada, 2017). However, it also offers a number provisions for "supporting affordable homeownership for Canadians in stable and competitive housing markets," including increasing the availability of government-backed mortgage insurance, making financing more accessible to self-employed individuals, and taking measures to reduce the scope of investor speculation in the country's most expensive housing regions in an effort to moderate house price increases (Government of Canada, 2017, p. 22). Furthermore, in 2019, the government instigated the First-Time Home Buyer Incentive, a shared equity mortgage program that allows homebuyers to borrow five to ten percent of the purchase price of their first home to put towards a down payment, with certain restrictions on household income and house price.

Responding to the new federal housing strategy, many provinces - including Nova Scotia and Prince Edward Island - have implemented action plans that take advantage of increased federal funding for the construction and maintenance of affordable public and rental housing units. They have also instigated new measures to support homeowners and homebuyers. For example, in April 2017 the federal and Nova Scotian governments jointly funded a Down Payment Assistance pilot program that pledged \$1.3 million in assistance to middle-income families seeking to purchase their first home. The program assisted 153 first-time homebuyers during its first year (Housing Nova Scotia, 2020). In addition, recognizing that 34% of households deemed to be in core housing need in the province are homeowners, the Nova Scotian government has increased the number of grants and loans to low-income owner-occupied households available for home repair and adaptations (Province of Nova Scotia, 2019).

Although it is too soon to quantify the results of the recent changes to national housing policy, it certainly seems as though there is unprecedented government support for Canadians experiencing the greatest levels of housing vulnerability. Only time will tell how many of the NHS's ambitious targets are met, and how much of its emphasis on affordable housing was political posturing. Despite the professed focus on affordable social and rental housing, all levels of government have, in keeping with the historical trends noted above, been quick to implement policies that seek to address the current housing crisis and housing inequality, at least partially, through increasing the affordability of homeownership.

### Refuting Claims of the “Free” Housing Market

In conclusion, the ascendancy of the detached owner-occupied single-family house as a cultural ideal is not a product of “natural” market forces or consumer preferences but has been actively fostered by federal and local mechanisms of governance since at least the early 1800s. Although Canadian housing policy has undergone several changes in approach, focus, and scope, prior policy not only informs current policy, but continues to inform the built environment: 11% of occupied houses in 2011 were built prior to 1945, and a further 13% were built between 1946 and 1960 (CMHC, 2014). Focusing on the intention behind and effects of legislation and policy helps to render

visible the ways in which the “rhetorical construction of a “free market,” as part of the larger individualistic liberal discourse, paints a false sense of neutrality and equality and is in fact a misnomer” (Gupta 2015, p. 192). The lack of tenure neutrality in Canadian housing policy is rarely the subject of policy discussion or media attention but has extensive social ramifications. For example: renters tend to spend a greater proportion of their monthly income on housing than owners, and are more likely to live in dwellings that are overcrowded or in need of serious repairs; homelessness is increasing; and there are significant racial disparities in ownership rates (Hulchanski, 2007). An understanding of this context is critical for any study of aspirations and practices of homeownership in Canada today.

### **Chapter Three - The Figure of the Homeowner**

Scholars have argued that the house reflects and constructs the identity of its occupants (Carsten & Hugh-Jones, 1995; Miller, 2001). In the European legal and philosophical tradition, notions of identity and personhood are further tied to private property rights and the ability to own a home (Buch, 2015). For example, U.S. legal scholar Radin (1982) includes homes in her category of “personal” property, possession and control of which, she contends, is paramount to personhood and psychological well-being. The act of buying a house is, then, more than just a financial and legal transaction: it marks a transition into a distinct discursive category.

Kelly (2013) argues that homeownership is affiliated with a specific “subject position:” a moral “figure” with political potential. In an ethnographic study of the 2009 revitalization of Toronto’s Regent Park, Canada’s first government housing project, she reveals the tension between how the figure of the condo-owner is discursively produced by the media, planners and developers, and how this ideal type is embodied by individuals. She demonstrates that the ideology of social mixing ascribed to by the planners spearheading the project – which posited that stigmatized, low-income, and social-housing neighborhoods can be rejuvenated through incorporation of middle-class homeowners – blends environmental determinism with a belief in the ability of middle-class citizens to drive social change. This planning ideology positions the figure of the condo-owner as a normalizing force, who can contribute to de-stigmatization of the area and promotion of social cohesion. Kelly’s (2013) interviews and participant observation show that condo-owners were aware of how they were being positioned, but ambivalent about whether and how they could contribute to their wider community. Some were simply taking advantage of the low cost of apartments in the project, viewing their condo primarily in terms of financial investment. Others bought into the progressive ideology of social mix but were unsure how best to participate.

I entered the field curious to see how Kelly’s (2013) figure of the condo-owner translates to other housing contexts. To what extent are homeowners positioned as moral figures with political potential in the regular housing market? Is the subject position of the homeowner constructed differently in scenarios where neighbourhood rejuvenation is not an explicit planning aim, and if so, how? Furthermore, how do homeowners in

mainstream housing embody and engage with the ideological figure of the homeowner? Do they, like Kelly's (2013) informants, experience ambivalence about their ability to fulfil the idealized subject position?

In this chapter, I draw on blog and newspaper articles, policy documents, participant observation at homebuyer classes and speaker events, as well as interviews with homeowners, to explore how the discursive category of the homeowner is constructed and negotiated by different stakeholder groups. I contend that in the mainstream housing market, the homeowner is indeed associated with moral citizenship, but is more often cited as being successful and intelligent. These three attributes – morality, success, and intelligence – are closely tied to the common understanding of homeownership as a method of generating wealth, and the intimate interrelation of social status with economic standing. While I argue that the act of purchasing a house entails the transformation of economic capital into social and moral status, I also show how the association of homeownership with a middle-class identity is premised on more than just notions of superior financial standing, and is also informed by cultural discourses that value community engagement, independence, and stability.

### The Moral, Citizen Homeowner

*I was at the Halifax Public Library, attending a speaker event entitled “Pride in Homeownership.” The advertisement that I had seen in the local Pride Week guide had been small and vague, but the event, hosted by a local mortgage brokerage, had nevertheless attracted about 25 attendees. They were a mix of race and genders, all seemed to be between the ages of 20 and 40, and many appeared to be sat with same-sex partners. Three slim women in high heels and tight pencil skirts staffed the door, checking registrations and handing out slim cans of sparkling water. The three speakers – a mortgage broker (a young, white, gay man), a real estate agent (a middle-aged Asian woman) and a real estate lawyer (an older white woman) – lounged on chairs at the front of the room, beneath the projector screen, tapping on their phones.*

*As the last of the audience filed in, a moderator took to the podium to introduce the event. He explained that Canada is a desirable place to live because*

*Canadians are not defined by their race, religion or sexuality, but by their hopes and dreams – of which homeownership is a key part. He cited a list of reasons why homeownership is more achievable in Canada, such as tax rebates, first-time homebuyer incentives, and traditionally stable housing markets, and praised each of the speakers for helping hundreds of individuals to achieve their dream of owning a home. Then, he described some of the ways that Canada’s high homeownership rates have contributed to its international renown. Not only do homeowners vote in higher numbers, he claimed, they are more engaged in their communities. Their children are more likely to graduate from high school. They are happier and healthier. Not to mention, areas with higher rates of homeownership experience less crime.*

Government and popular support of homeownership is founded on a moral rhetoric that positions the homeowner as an upstanding, contributing, and model citizen. This rhetoric has roots in the aforementioned ideological shift that occurred during the rapid industrialization of the early 1900s, whereby norms of cleanliness, order, and morality found expression in detached single-family suburban homes (Sendbuehler & Gilliland, 1998). These ideal homes, which were juxtaposed with overcrowded urban rental units, became associated with ownership through government policy and regulation that incentivized their construction and purchase. The moral overtones of these policies were clear from the outset: the 1919 Ontario Housing Act, for example, explicitly stated its goal as providing a type of housing that would “produce the highest type of manhood and womanhood” (cited in Sendbuehler & Gilliland, 1998, p. 42). Contemporary housing policies also evoke moral rhetoric. The Canada-Ontario Affordable Housing Program of 2008, for instance, offers down payment assistance to low- and middle-income families. The program is not simply a pragmatic response to the shortage of rental housing, it has moral and ideological overtones encouraging both economic and cultural self-improvement of the poor: one of its foremost aims is to provide the “opportunity to move up the socio-economic ladder through homeownership” (cited in Looker, 2009, p. 1).

The above vignette reveals the strength of association between homeownership and good citizenship, as the moderator essentially attributes Canada’s reputation as a welcoming and respectful society to its homeownership population. The event was clearly

geared towards marketing professional real estate services to first-time homebuyers, with very few mentions of specific LGBTQ2+ issues; it was a Pride-washed homebuyer class. Given this context, and the fact that, by show of hands, only two of the audience members currently or had previously owned houses, I wondered whether the moderator was trying to sell ownership on the basis that it would transform the audience into more responsible, engaged citizens. Indeed, whenever I encountered this rhetoric in my fieldwork, it was unclear whether the implication was that homeowners are somehow predisposed to have these good qualities, or whether homeownership produces them. Either way, I found that discussions of tenure routinely carried connotations of homeowners' superiority vis-à-vis non-homeowners.

Academic literature on the relationship between tenure and community engagement supports the moderator's claim that homeowners are more likely to be politically active than renters, although explanations for this phenomenon vary. A common theory posits that homeowners are politically engaged out of concern for maintaining their financial stake in a neighbourhood, which renters lack (Mcgregor & Spicer, 2016). Given that houses often represent a household's largest financial investment, and that this investment is spatially rooted and thus impacted by neighbourhood change, this seems like a logical explanation. However, Cox (1982) argues that not only do few homeowners possess an "investment orientation," but concern for property value in fact has little correlation with rates of neighbourhood activism. He contends that homeowners are more likely than renters to attend meetings, sign petitions, and engage with public officials in response to neighbourhood problems because of the "transaction costs" associated with relocating. Tenants, on the other hand, are more freely and affordably able to move when faced with the same problems. These two contrasting theories both explain homeowners' greater community engagement in terms of financial considerations.

Bone and O'Reilly (2010) credit the longevity of owner-occupation compared with the temporariness of rental tenancies with facilitating the strengthening of neighbourly connections, fostering greater investments in the upkeep of the physical infrastructure of a neighbourhood, "stabiliz[ing] community and society, promot[ing] democratic engagement, and support[ing] people's feelings of belonging to something

beyond themselves” (p. 247). One interviewee directly equated the financial and emotional investment in, and subsequent temporal commitment to, a house with increased attentiveness to the people, politics, and place surrounding it:

*I think when people commit to a place - which doesn't have to be homeownership, but certainly could be, because it's such a substantial investment or choice that you can't easily reverse or change - but when people commit to a place, they're more likely to care for that place, the earth, the ecosystem in that area, the people in that area. Because when you feel like you can't easily get up and change, I think that changes how you are in that place.*

Interviewees were aware of the popular narrative positioning homeowners as engaged citizens, and many wished to live in a neighbourhood where ownership was prevalent, on the assumption that homeowners would make for better, more conscientious neighbours. However, like the condo-owners in Kelly’s (2013) study, interviewees were somewhat ambivalent about their ability, and their desire, to embody this role themselves. Most did not describe being more engaged in their communities after becoming homeowners, and did not equate purchasing a house with a shift in their own morality or behaviour towards others.

### The Successful, Adult Homeowner

*Few things signal you “have-it-made” like buying your first home. Society has taught us to respect and value homeownership. For the millennial buying their first home, it brings a sense of maturity, responsibility and satisfaction. While these intangibles may not be easy to quantify in dollars, they are definitely important! (Savvy New Canadians, 2020).*

My fieldwork revealed that homeownership is more frequently and poignantly associated with superior socio-economic status than engaged moral citizenry. Owning a house is perceived as an indicator of success and adulthood: an idea conveyed nowhere as overtly and succinctly as in the plethora of “how-to” guides available to first-time homebuyers, such as the one cited above. This perception is partly a reflection of measurable trends: there is indeed a significant wealth gap between owners and renters (Hulchanski, 2007) and ownership rates increase with age (Uppal, 2019). However, it is



also ideological. Homeownership is not only a socially recognized method for demonstrating success, wealth, and maturity, it is a social imperative. “How-to” guides not only offer practical advice on how to buy a home, but contribute to the plethora of government, advertising, and cultural messages that actively encourage people to do so. Children are socialized to aspire to become homeowners, and an inability to purchase a house is often construed as a personal failure (Bone & O'Reilly, 2010). Harris and Hamnett (1987) note that the treatment of homeownership as an indicator of socio-economic success is culturally specific, highlighting the importance of interrogating the discourses that render it so in the contemporary Canadian context.

Participants explicitly associated homeownership with success, and many rooted this association in the popular equation of homeownership with financial independence and superior financial standing. While it was not always clear whether they thought that wealthier people were more likely to be homeowners, or that homeownership generates wealth (maybe both), it was evident that they viewed ownership as an indicator of wealth and, by extension, enhanced social status. When asked about the benefits of homeownership, one middle-aged woman responded:

*It's social status. People who have more money and more equity are viewed differently in society than people who have less. And I think people who can own properties generally have more money and equity.*

Rhiannon, a graduate student, told me that purchasing her home had made her feel “solidly middle-class.” It was becoming a homeowner – not the improvement in her financial standing that preceded and enabled her house purchase – that she associated with escaping the feeling of being “poor” that had haunted her through her years as an undergraduate student. She had moved from a rental apartment in the city, ten minutes’ walk from the university where she worked and studied, to a suburban townhouse. Her commute and monthly expenditures had both increased, leaving her less time and money to engage in the leisure pursuits that are typically associated with the middle class. Her feeling of having improved her social standing thus rested more on her house as an object of “conspicuous consumption” (Veblen, 1899) and her embodiment of the figure of the successful homeowner than on her newfound wealth itself.

Not all homeowners are deemed equally successful. A successful house purchase is not simply one in which the buyer ends up with the house that they wanted, or a house that they like: it must be a financially sound purchase with the potential to generate wealth. This narrow definition of success was primarily espoused by real estate professionals, who emphasized that there are many ways for a purchase to go wrong, such as paying more than the property is worth, buying in a bad neighbourhood, or discovering significant structural or infrastructural problems after moving in. Most of these scenarios involve increased or unforeseen expenditure, or lowered return on investment: money lost on the part of the buyer. The homeowner who makes a financially questionable purchase is a source of pity. As one mortgage broker told me, “No one wants to be house rich but cash poor, eating Kraft Dinner and sitting in a house they can't afford.” Interestingly, the equation of successful homeownership with wealth generation means that it is feasible for a homeowner to fully realize their success only years after the initial purchase, or even upon the sale of their property. Someone who makes a risky purchase in an unpopular neighbourhood, for example, might draw scepticism initially, but be a source of admiration and praise when they sell for a large profit 20 years later, after the neighbourhood has undergone gentrification.

For many interviewees, their position as a homeowner was a source of pride and empowerment for reasons extending beyond financial status. This was particularly true for younger participants, who, aware of popular concern regarding younger generations' struggles to purchase property, were eager to position themselves in comparison to their peers and in defiance of social expectation. For instance, Bruce, an IT professional in his early thirties who had just started to browse the market after realizing that his financial situation had improved enough that he might be able to afford a house, told me:

*As someone trapped in the narrative of being a millennial, this idea that the things previous generations just took for granted were now out of reach really kind of resonated. There's something about deciding, “No, that's actually in reach” that's a little empowering.*

This feeling of empowerment was shared by Gwen, a professor who had realized her life-long desire to purchase a waterfront property after separating from her husband and selling their urban family home. She said:

*I was in a place of a lot of uncertainty in my life and a lot of feelings of failure, but I was exploring my freedom and it made me feel empowered, buying the place at the lake. Powerful and independent - those two things I think come up most strongly for me, owning it. Being able to go through all the steps, to figure out that I did have enough money, and had found what I wanted, it was just a really powerful feeling.*

In keeping with theories equating property ownership and personhood, participants viewed purchasing a home – particularly for the first time – as a formative life experience, enabling them to transition into a new sense of self. This sentiment is also captured in the above quote from the first-time homebuyer guide, which suggests that homeownership not only “signals” success but offers a way to achieve it, insofar as purchasing a house is said to “bring” the buyer certain attributes including a “sense of maturity” (Savvy New Canadians, 2020). Navigating the purchasing process, shouldering the responsibilities associated with ownership, and having a heightened sense of control over their domestic environment caused my interlocutors to feel more autonomous and successful. Just as Buch (2015) found that seniors resisted moving to nursing homes because they equated the loss of their own house with “social death” (p. 40), interviewees equated purchasing their homes with becoming “socially alive” as independent adults or autonomous individuals, depending on their life stage. This was true even for interviewees whose purchase had been enabled by considerable financial assistance from their parents.

Several interviewees explicitly referenced the popular idea of homeownership being one step on the path to achieving “the good life,” alongside graduating from college or university, getting married, and having children.

*Life is like a checklist in my head, and buying a house is just another thing to check off. I think that it's just sort of the natural progression of how we saw our life going. We both lived with our parents up until the very end of our schooling, so we only lived in an apartment for a year and after we got married, we just knew we wanted to get a house.*

The inclusion of homeownership on this “checklist” demonstrates its cultural importance as a key life achievement. Writing about the social effects of the U.K. housing bubble of the early 2000s, Bone and O’Reilly (2010) identify “a generation of young British adults [who] consider that their prospects of accessing a normal life trajectory in our society have been irretrievably damaged, leading to a burgeoning under-current of despondency, frustration and anger amongst this group” (p. 242). Homeownership similarly constitutes part of an idealized, normative life trajectory in the Canadian context, meaning that homeowners are seen, and view themselves, as having “made it.”

Because the components of the “normal life trajectory” ideally occur in a specific chronological order, the purchase of a home is also viewed as a transitional act that allows or enables a household to progress onto the next stage: starting a family. Many interviewees expressed a desire to purchase a house before having children, and several cited this as their primary motivation for buying a house when they did. In her study of the psychological effects of homelessness on parents, Carpenter-Song (2019) found that “being unable to provide a stable home is experienced as a personal failure, striking at the very core of what it means to be a “good” parent” (p. 55). Homeownership is equated with stability, and so purchasing a home not only signals maturity, independence, and adulthood, but also a heightened ability to realize ideals of parenthood.

### The Smart, Savvy Homeowner

*About twenty people had gathered on a sunny May morning in a room at Halifax Public Library for a “Home Buyer Class” offered every few months by local real estate agent, Nassim Klayme. The audience, primarily couples and all under 40, sat in three rows, facing the front of the room. A projector screen displayed the first slide of a PowerPoint presentation: an outline of a single-family home drawn on a blackboard with chalk. A row of middle-aged white men sat against the back wall, all wearing suits. These, it transpired, were the presenters: a mortgage broker, an insurance advisor, a home inspector, and a real estate lawyer.*

*Standing at the front of the room, operating the PowerPoint presentation from a large iPad, Klayme introduced himself and the event. Scrolling through*

*screenshots of five-star reviews that he had received from clients, he explained that he was the top agent at real estate firm RE/MAX and ranked fourth the province. All the presenters, he stressed, were experts in their respective fields. He implored the audience to look up reviews for any of the professionals they considered hiring, because many of his competitors only work part-time and “shouldn’t be trusted.”*

*Next, he showed an advertisement for a large, two-storey house, and asked if anyone could work out what was wrong with it. Several audience members shrugged, some shook their heads, and Klayme smiled: “It’s a repo.” He pointed to the top right corner of the photograph, where some high-rise apartments with flaking siding were barely visible. “These are the tip-off: lots of repossessions and problems in this neighbourhood. Don’t be fooled by the low price: you’d have real trouble re-selling. Location is the number one thing in real estate. You could buy the right house in the wrong location and be screwed.”*

*Moving through the rest of his presentation, Klayme shared a number of other “tricks” for making a successful purchase, including going to see properties in person rather than relying on potentially deceiving photographs, and being sure to hire a real estate agent because it costs the buyer nothing. Before turning the floor over to the next speaker, he cautioned the audience, “We will cover a lot of information today, and I know it all seems complicated. But remember, you don’t need to know everything – you just need to hire people who do.”*

This class, like the many similar ones that I attended, was a promotional event for professional services relating to real estate purchase, thinly veiled as an educational event. Klayme was ultimately trying to convince the audience of the necessity of hiring a real estate agent (even though it is possible and legal to purchase property without one), and of the value of hiring him in particular. It is common for real estate agents to establish close relationships with members of other related professions, so that they can mutually refer business to each other – a tendency that caused one of my house-buying participants to skeptically label the Halifax real estate industry “incestuous.” The other speakers were people that Klayme frequently works with, and the event also served as an advertisement for their services. Indeed, it seems that public lectures, panel discussions, and speaker

events are common formats for marketing real estate services in Halifax: several local real estate firms and mortgage brokers regularly offer classes for specific target audience groups, such as first-time homebuyers, people looking to downsize, and novice real estate investors.

I attended a number of these events in and around the city, and quickly noticed similarities in their style and content. The presenters, usually middle-aged men, were well-groomed, sporting expensive-looking watches and well-shined shoes. They nearly always wore suits but rarely wore ties, leaving the top few buttons of their shirts undone. They were typically exuberant and gregarious, joking with the audience, engaging in derogatory banter with their co-presenters, and gesticulating broadly. The rooms were always laid out like a classroom, with rows of seated “students” sitting quietly, facing the presenter(s) and a screen. The events, which often required pre-registration but were always free of charge, unfailingly featured complimentary refreshments, and the presenters often used additional giveaways to entice audience participation – usually without much success. I assume that the aim of presenting in this relaxed lecture style was to convey the firm or individual’s professionalism, expertise and success, while also making them seem approachable and likeable – in other words, people that the audience would like to work with.

A clear theme that emerged from the content of these classes was the idea that purchasing a house requires specialized, sometimes secret, knowledge. This is demonstrated in the above vignette when Klayme reveals the hidden “truth” about the repossessed house. In every presentation I attended, speakers explicitly framed their content as “tricks of the trade” or “insider knowledge.” During my fieldwork, one of Halifax’s most prominent mortgage brokers published an informative guide to help first-time homebuyers navigate the purchasing process, entitled “Confessions of a Mortgage Broker.” This terminology implies that a certain level of expertise is needed in order to make a “good” real estate purchase, and that the necessary information is not common knowledge.

A second theme of the homebuyer classes was the notion that the road to purchasing property is fraught with opportunities to make mistakes or be duped. Presenters shared, in copious detail, examples of horror stories they had encountered,

where unsuspecting, uninformed and/or naïve homebuyers had fallen prey to scheming sellers, negligent home inspectors, profit-hungry lawyers and unscrupulous real estate agents. Speakers were quick to distinguish themselves from their competition by commenting on industry tendencies for ineptitude or even deceit. For instance, one insurance broker counselled, “Advisors might dazzle you with words like ‘premium’ and ‘gold’, but if you ask, ‘Is that named perils or all perils?’ they’ll go, ‘Oh man, this guy knows his stuff, I better tell it to him straight.’” The suggestion that some insurance advisors do not “talk straight” unless forced to implies that uninformed customers risk being taken advantage of. Several real estate agents and mortgage brokers claimed that they had colleagues who had never owned a house, and thus lacked a fundamental understanding of, and sympathy for, their clients’ needs and position. The message was clear: in the business of real estate, it is every person for themselves, and buyers need to have their wits about them to avoid disaster.

It is, of course, in real estate professionals’ interests to cultivate the idea that purchasing property is a complex, challenging, and risky endeavor requiring specialist knowledge and intelligence, as that belief renders their services necessary. A broader implication of this narrative is that those who achieve homeownership are smart, savvy individuals. Even if they relied on professional advice to successfully make their purchase, a homeowner’s ability to engage and leverage *good* advice is seen as an indicator of their cleverness. The figure of the smart, savvy homeowner holds significant sway in the popular imagination, with countless blogs, advice columns, and self-help books stressing the importance of “smart budgeting” and “smart decision making” when purchasing a house. The equation of homeownership with intelligence extends beyond the time of initial purchase, as evidenced in media portrayals of homeowners versus renters. For example, a recent *Globe and Mail* article about the challenges faced by homeowners applying for mortgage deferrals during the 2020 COVID-19 pandemic labels the profiled homeowner as “well versed in finances,” describes at length the efforts he made to educate himself about the options available to him, and ultimately holds over-stretched banking institutions responsible for any confusion regarding the application process (Marotta, 2020). By contrast, an article published in the same paper the day before about tenants unable to make their rental payments during the pandemic includes some

insinuation that said tenants are simply troublemakers seeking to take advantage of the situation, including a quote from the president of the Canadian Apartment Properties Real Estate Investment Trust that dismissively labels non-payers as just “a small number of people making noise” (Lundy, 2020).

One might assume that homeowners would evoke this rhetoric, as the image of the smart, savvy homeowner surely plays to their ego. In fact, I found that the homeowners with whom I spoke associated with this discourse to varying degrees. While some described at length the complicated bureaucracy of real estate transactions, the copious research they had done, and their reliance on professional advice, others reported finding the process simple and requiring little professional support. I heard accounts from people who had received invaluable advice from real estate agents, mortgage brokers, and home inspectors, and from people who had serious doubts about the skills, motives, and necessity of the professionals they had hired. For some participants, having navigated the purchasing process was a source of pride, while others expressed embarrassment, disbelief, or amusement that they had managed to purchase a house without ever having fully understood many of the documents they had signed. A number were indifferent, ambiguous, or remembered little about how they had purchased their house, suggesting that their experience of the process had not had a lasting impact on their sense of self. Overall, real estate professionals and people who considered themselves as real estate investors perpetuated the notion of the smart, savvy homeowner with more zeal than most of the homeowners I spoke with.

There was one context in which the figure of the smart, savvy homeowner was evoked during my fieldwork that surprised me. I spent a couple of weeks volunteering on a committee at my local Habitat for Humanity chapter, screening applications from prospective recipients of Habitat housing.<sup>2</sup> Habitat for Humanity is an international organization that utilizes volunteer labour to build houses for families of moderate income whose current rental housing is unaffordable, unsafe, or inadequate. Recipient families provide 500 hours of “sweat equity” in lieu of a down payment, and then receive

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<sup>2</sup> This experience was unfortunately cut short when the chapter ceased its building operations due to financial challenges.



an interest-free mortgage from Habitat, payments on which are capped at 30% of the household's income. To be eligible, families must have good credit ratings and incomes that fall within a certain range; applicants are turned away for having incomes that are both too high and too low. At least one member of the household must be employed, even if they are a single parent, to maintain eligibility for the program. One employee explained Habitat's purpose to me as providing "affordable homeownership, not affordable housing." She stressed that the program offers "a hand-up, not a hand-out."

During my time at Habitat, I witnessed several discussions about the need to implement a "Homeowner 101" class for successful applicants prior to move-in – an initiative that several other Canadian branches had already instigated. The chapter was facing financial and social challenges from some recent recipients who were felt to be shirking the "responsibilities" of homeownership, asking the organization to do certain repairs or improvements of their new homes, or seeking forgiveness on their mortgage payments. The "Homeowner 101" class was imagined as a strategy to improve recipients' financial literacy and prepare them for the realities and responsibilities of homeownership. While the details of the course had yet to be worked out, there was a "homeowner manual" in the office that provided inspiration for content. What stood out to me during these conversations was the Habitat employees' underlying concern that recipients were not properly embodying the role of homeowner by displaying the knowledge and skill necessary to resolve emergent issues with their houses independently, and that this could be corrected through education.

A critical implication of the smart homeowner narrative is that homeowners have earned their superior status. Habitat's promotional material emphasises the fact that their housing is not free but purchased and paid for by hardworking individuals. One employee stressed the importance of conveying this message to prospective applicants and the public alike, to reduce the "stigma" associated with Habitat housing. She felt that they would receive fewer applications if the houses were viewed too much like charity, as applicants would feel like they were asking for help and would have to "swallow their pride." She shared that many Habitat builds face pushback from surrounding homeowners, who worry about implications for the area's house prices and social cohesion. That there is stigma associated with being a homeowner who did not

independently achieve their position speaks to the power of what MacLeod (2004) terms the “Achievement Ideology” – the idea that society is or should be structured such that people can achieve upward socioeconomic mobility through hard work, talent and merit. Habitat’s attempts to highlight the work ethic of recipient families can be seen as an effort to offset the fact that, by receiving a helping hand towards their purchase, Habitat homeowners exist in tension with the figure of the intelligent, deserving homeowner.

### Social Reproduction and the Normalization of Housing Inequality

The way that the homeowner is discursively positioned in the contemporary Canadian context has worrying political implications. As I have shown, homeownership is imagined to connote and convey middle-class identity. This notion is largely premised on the belief that people who own their house occupy a superior financial position. Scholars have demonstrated that the association between homeownership and wealth is not only imagined but demonstrable (Gupta, 2015). Buying a house requires sufficient economic capital to cover up-front costs such as a down payment and closing fees, and the continuing costs of a mortgage, maintenance, and associated fees such as property tax. To acquire a mortgage, a homebuyer must demonstrate that they possess sufficient, stable income to not pose too large a risk to the lender. Those who are structurally better positioned to enjoy greater economic capital are thus more able to access homeownership and the financial advantages it conveys, such as tax exemptions and the building of equity. These financial advantages compound over time, as the children of wealthy homeownership families can leverage the benefits accrued by their forebears to access homeownership themselves. It is no coincidence that participants were all white, mostly employed in well-paid, white-collar knowledge work, and had grown up in owner-occupied homes. At least three households had received an inheritance or a monetary gift from their parents that enabled them to make their purchase. Another explicitly refused a gifted down payment, wanting to be financially independent, but cited living at their respective parental homes throughout university as the factor that enabled them to save their own down payment. Another purchased the husband’s family farm at a reduced price. It is my contention that gifted and inherited down payments, as well as other

financial mechanisms that leverage parental wealth to enable children to access homeownership, constitute a form of middle-class social reproduction.

If buying a house requires considerable economic capital, then the discursive association of homeownership with superior social standing premised on moral citizenship, success, maturity, and intelligence is an example of the transformation of monetary wealth into moral and social status. Bourdieu theorized that the education system legitimates social reproduction by enabling the transformation of economic capital into cultural capital and vice versa, such that academic achievement and resultant employment success are seen as indicators of personal virtue, not economic class (cited in MacLeod, 2004, pp. p.13-16). I contend that a parallel process occurs with homeownership, whereby homeowners convert wealth into social and moral status through the act of purchase and are seen to have earned that status through individual merit. The act of buying property is portrayed as a game in which there are winners and losers. Success is perceived to rest on an individual's ability to make fully informed, smart moves, with the implication that homeownership is a result of intelligence and hard work. By contrast, those who make ill-informed, unwise decisions leading to a "bad" purchase, and those who do not attempt to purchase a house at all, are often cast as deserving their fate. This ideology renders invisible the structural inequality that makes it more difficult for some groups to access homeownership, obscuring the facts that homeownership rates increase with annual income (Gensey, 2019) and that Canadians of colour are less likely to own their homes (Darden & Kamel, 2000). Furthermore, it places responsibility for securing homeownership squarely on the shoulders of the individual rather than the state.

In this chapter, I have shown that the homeowner is associated with a desirable subject position. Homeowners are imagined to be moral, politically engaged, successful, mature, and intelligent. While the construction of this subject position is rooted in the notion that those who own their house enjoy superior a financial standing, it extends beyond economic logic, also drawing on cultural discourses that value community engagement, independence, and stability. The allure of the figure of the homeowner is demonstrated by the fact that, of the 1.3 million Canadian households who purchased

their first home between 2013 and 2018, two-thirds cited “to become a homeowner” as their top reason for entering the housing market (Statistics Canada, 2020).

Comparing different stakeholders’ perspectives reveals that the figure of the homeowner is not a monolithic construction but varies contextually. For instance, real estate professionals place more emphasis on the construction of the smart, savvy homeowner than do homeowners themselves, although homeowner’s feelings of success are in part linked to that narrative. What all discussions of the homeowner have in common, however, is that they juxtapose the figure of the homeowner with a non-homeowning Other: most commonly, the renter. Echoing academic literature, the people with whom I spoke drew clear distinctions between the types of people who are owners and the types of people who are renters, variously suggesting that owners are more invested and engaged in their communities, take better care of their property, and enjoy more stability, wealth and success. It would be curious to investigate whether renters invoke the same narratives, and how their sense of self is impacted as a result. Furthermore, it would be interesting to explore the extent to which working-class individuals hold these perceptions.

## **Chapter Four - Pro-Ownership Narratives and Aspirations of Ownership**

Homeownership is often regarded as having economic, legal and social advantages over tenancy (Harris & Hamnett, 1987). As detailed in chapter two, housing policy *has* created measurable benefits for homeowners, such as tax exemptions and laws supporting owners' security of tenure. However, while government policy has actively fostered demand for homeownership, it did not create that demand from nothing: the cultural value placed on homeownership both predates and extends beyond tenure-biased housing policy.

In this chapter, I explore the various narratives that render homeownership desirable in the popular imagination. Comparing policy and popular media with conversations that I had with real estate professionals, homebuyers, and homeowners, I ask: what are the perceived benefits of owning a home? This is an important question, because the value of homeownership is often deemed self-evident, and thus the rationales for tenure-biased housing policies and individual purchasing decisions are often overlooked. I group pro-ownership narratives into three categories, pertaining to (i) rational financial choice, (ii) increased control, and (iii) social benefits accruing to the owner-occupier. In doing so, I destabilize purely economic explanations of the widespread popularity of homeownership and provide a more nuanced understanding of its cultural appeal.

### **Logical Financial Choice**

Throughout my fieldwork, I was met with confusion whenever I explained that my thesis explored why homeownership is so prevalent in Canada. People often told me, "You don't need to do a whole research project on that! I can tell you the answer: people buy houses to get equity." Indeed, by far the most pervasive pro-ownership narrative in circulation is the notion that purchasing a house is a sound financial investment, based on the idea that it allows households to build equity and provides an asset that can be leveraged to improve cash flow or fund retirement: ideas which are themselves premised on the belief that real estate values increase over time. The CMHC website lists the "ability to build equity in a safe and secure investment" as one of three key advantages of ownership over renting, glossing over the potential insecurity of that investment in the

context of volatile housing markets (CMHC, 2018). Furthermore, it is commonly suggested that monthly mortgage costs can be lower than rental costs.

The financial advantages of homeownership to the individual or household are considered so self-evident, it is often assumed that only a lack of funding would dissuade or prevent someone from buying a house. The Canadian Encyclopedia boldly claims that “in Canada, generally those who can afford to buy housing do so” (Mcafee, 2009). This implies that the desire to own a home is universal: those who do not own their home want to, they just cannot afford to.

Rhetoric positioning homeownership as a sound financial investment informs and is strengthened by discourse that paints renting as an irrational financial choice. Rent is labelled as “lost money” that is “thrown away,” and that you can “never get back” – a curious sentiment given that the renter does receive something in exchange for their rent, and money exchanged for possession or use of a commodity is not usually seen to be “wasted.” By comparison, mortgage payments are money “saved,” “invested,” and “well spent,” which will be returned to the homeowner in the future when the house is refinanced or sold. Continuing to rent when you could purchase a house is thus positioned as illogical and irresponsible.

A concerned mother captured this sentiment at an information session run by a Halifax-based mortgage brokerage, asking: “How do we educate our youth to believe in the value of homeownership and encourage them to make it a priority?” To murmurs of agreement from other audience members, she bemoaned that fact that her 23-year old son thought “renting was more fun.” The presenter acknowledged that renting can seem more attractive to younger individuals who aspire to live in modern, high-quality downtown homes, but stressed that they “need” to temper their expectations and purchase the “old stock” that is “going cheap” in the suburbs in order to start building equity, secure stable housing, and prepare for their eventual retirement. He advised the mother to have her son start putting money for a down payment in a savings account where it “can't be touched” because “having to wait two days to make withdrawals will prevent him spending it on pizzas at midnight.” This exchange portrays the son who does not aspire to homeownership as being naïve, reckless and short-sighted, valuing fun, luxury and convenience over long-term financial and residential stability.

In counterpoint to the figure of the smart, savvy homeowner, I also encountered real estate professionals and experts equating indecision about property purchase, or the decision not to buy a house, with stupidity. At an event about maximizing return on property investment, the presenter, an established real estate investor, said, “People like to tell me about houses they looked at and should have bought ten years ago. My response is, ‘Did it have good cash flow? Are you an idiot?’.” The insinuation here is that it is “idiocy” to pass up an opportunity to purchase a house that is listed at a good price in a good neighbourhood and that is likely to increase in value. Clearly, homeownership in Canada is rooted in an ideational regime of capital accumulation. It is no coincidence that national homeownership rates rose steadily during the twentieth century, a time when science, production, work, and to an extent social life, underwent a reorientation towards capitalist ends (Braverman, 1998). The post-depression era legislation that positioned the detached suburban home as a tool for economic recovery was premised on the belief that economic growth, and by extension increased consumption, is beneficial at both the societal and individual level. Since then, the house has increasingly come to be viewed as a commodity (Harris, 2004). Writing about the U.K. housing market, Bone and O’Reilly (2010) note a similar shift towards viewing the house primarily as an investment vehicle rather than a residence or home, and raise concern about the political implications of this trend, arguing that the resultant gap between wealthy property owners and those who are unable to gain a footing on the property ladder represents a deeply polarizing “cultural and social as well as economic chasm” (p. 248).

The notion that homeownership is the logical financial choice assumes the existence of a rational actor motivated by the desire to generate, or at least maintain, their wealth, and implies that the decision to purchase a house is based on financial calculations. This is an example of rational choice theory, which originated in the field of economics and assumes that individuals make decisions based on informed cost-benefit calculations. Scholars have noted the prevalence of this theoretical explanation of choice in popular and academic thought alike (Foy, Schleifer, & Tiryakian, 2018). Anthropologists, however, have shown that claims of rationality falsely imply a sense of neutrality and universalism, obscuring the historical and cultural factors that inform decisions (Wedel, Shore, Feldman, & Lathrop, 2005). Furthermore, anthropologists argue

that economic rational choice theory is often premised on a false dichotomy between logic and emotion (Chibnik, 2011). Indeed, many of the people I spoke with contrasted rational decisions with those based on emotion, explicitly portraying logic and affect as a binary and obfuscating the role that emotions played in their financial decision making – a topic I return to in the next chapter.

When discussing the merits of ownership and their decision to purchase, many interviewees cited the logical financial choice narrative. For Rhiannon and Bruce, buying a house was not something they were considering until they began looking for a place where they could live together with Rhiannon’s young son.

*B: We were just looking up three-bedroom apartments, because the plan was to try it out, and we would need a three-bedroom apartment just to have room for all three of us and also my crippling need for space. The cost of renting these places seemed perfectly manageable for two people and you said, “I bet it’s cheaper to buy. I bet the mortgage payments would be cheaper.” I went and looked it up and it was like either they’d be cheaper, or we could get a nicer place.*

*R: Deciding to move in together, it was suddenly like we realized, oh yeah, separately, we’re both in kind of a not wonderful situation, but put those numbers together and holy crap! It just changed the picture completely. Suddenly those things seemed in reach, when before they just weren’t really on our radar.*

*B: It became a no-brainer.*

The couple present their choice to buy rather than continue renting in terms of economic considerations. The fact that they were motivated to explore ownership as a cheaper option even after discovering that the cost of renting the size of house they wanted would be “perfectly manageable” indicates their desire to minimize expenditure. Rhiannon’s suggestion that they could afford to own a “nicer place” than they could rent signals a concern with maximizing value for money. Bruce’s assertion that purchasing a house became a “no-brainer” once they realized that their combined financial situation rendered it a financial possibility speaks to the belief that if you can afford to buy a house, you should.



Of course, choices about the relative financial costs and benefits of different tenure models are impacted by several factors, including regulatory structures and market realities. For instance, landlords' legal ability to raise rental prices introduces a strong element of financial uncertainty that is a disincentive to choosing to rent long-term. In Canada, rent controls are established at the provincial level. On Prince Edward Island, the Island Regulatory and Appeals Commission establishes a yearly percentage up to which rents can be increased. In 2020, the allowable rent increase was 1.3% (Office of the Director of Residential Rental Property, 2020). There is currently no rent control in Nova Scotia: while landlords are only permitted to increase a tenant's rent once in a 12-month period, there is no limit on the size of the increase (Province of Nova Scotia, 2019). Other factors constrain a household's ability to choose between tenure types, such as the availability of rental units. For example, in several Maritime rural communities, there is little to no rental stock, and urban areas including Halifax and Charlottetown have vacancy rates lower than 1.2% (CMHC, 2020).

While Rhiannon and Bruce were motivated to find the most economical housing option for their changing living situation, Tyler, a self-confessed serial entrepreneur in his early thirties, was primarily motivated to purchase his first house as part of his broader wealth generation strategy.

*I want to diversify my assets. I've researched a lot the difference between just investing all of that money into the stock market versus homeownership, and there's a lot of advantages to just using the stock market instead of homeownership, but I would much rather have a balanced portfolio where I have some property and some investments. That is something that has been on my mind quite a bit. What else? I'm not looking at just a house that I want to fall in love with and just buy and live in because my income is lower, so if I look at cash flow, I can't actually afford to own a house just to live in it, but I can afford to purchase a house and rent it out and then gain that value as the mortgage gets paid off - especially if I find a property that has a good CAP [Capital Appreciation] rate.*

“Just” living in his house took a back seat to generating profit from it, as Tyler imagined buying a multi-unit property, where he and his girlfriend could live in and renovate one

unit at a time while renting out the others. He envisioned this house as a tool to advance his economic standing more than a place of residence.

Other participants referenced the logical financial choice argument for ownership but indicated scepticism about its veracity. When I asked her about the benefits of owning a house, Amy, a middle-aged professor, said:

*People are always like, you know, the equity and stuff. They always bring that up. But I don't know, I know how capricious the house market can be. That's not something you can always bank on, right, that you buy this house and if you sell it some years later you're going to make a profit. Especially if something goes wrong along the way, and then who is paying for it? You are. It could be that some of the money you hoped you'd just earned has to be put towards a new roof or something, and there it goes.*

Throughout her interview, Amy used air quotes whenever she said the word “equity,” perhaps suggesting a lack of certainty that she was using the term correctly, or a recognition that the term does not just represent a financial reality but carries ideological weight as a discursive object. By stating that “people always bring up equity,” she acknowledges that the ability to build equity is a normative standard by which homeownership is commonly measured. However, she points to the unpredictability of market trends, alluding to a mythical element of the belief that a house can always be sold for a profit.

Overall, my discussions with aspiring, current, and past homeowners revealed some tension between the popular narrative that homeownership is a sound financial investment and logical choice for those who can afford it, and the lingering concern that housing markets fluctuate and are difficult to predict. The measures by which my interlocutors assessed the financial merits of homeownership varied widely, suggesting that there is more than one way to determine whether renting or ownership is more economical, and whether homeownership is a good investment. Furthermore, my interviews indicated that other factors might render homeownership desirable even in situations where it is not the most logical financial choice: the value of homeownership is not only financial. A few participants pursued homeownership despite concluding that

renting might allow them to save more on a monthly basis and invest money in less volatile or better performing stocks. One couple told me:

*We weighed our options. Financially, renting and investing the difference versus the investment in homeownership, it wasn't a drastic difference. If anything, it probably made more financial sense to continue renting. But we put additional value in having some of our own space, in this concept of homeownership.*

### Control

“Having your own space” in the form of a home that you own is seen to convey the advantage of an enhanced ability to control how the space is configured, decorated, and used. A guide to homebuying produced by CMHC begins, “So, you’ve finally decided to fulfill a lifelong dream and buy your own home... how exciting! You will finally have a place to call your own, and the power to make decisions about home improvement and renovations” (CMHC, 2004, p. 4). This clearly insinuates that non-homeowners lack a “place to call their own” and any associated decision-making power over that space.

Unlike in many rental accommodations, homeowners are – within certain constraints posed by building regulations, zoning requirements, and safety standards – free to alter the material components of their houses as they see fit. In the absence of a lease restricting such activities, homeowners can paint, put up shelves, put holes in walls, and even knock walls down if they want. The ability to personalize and adapt one’s living environment is glorified in popular home-improvement and interior design television shows, magazines and Pinterest boards that encourage their audiences, and particularly homeowners, to invest time, energy, and money into continuously improving and beautifying their homes. The CMHC lists “freedom to renovate” *above* the ability to build equity in its list of pros of homeownership, indicating the cultural significance of personalization (CMHC, 2018).

Renovations are often undertaken with an eye to enhancing a property’s financial value, but they are also thought to convey personal and social benefits to the homeowner. They can serve both aesthetic and practical ends. In terms of aesthetics, interviewees were

vocal about the attraction of being able to decorate a home that they owned in a way that reflected their preferences and personality.

*I just really wanted to paint things myself. That's what I really wanted. I wanted our own space, and I wanted to finally put into action things I had watched on HGTV. I wanted to tile. And we did. We picked things out.*

Although many interviewees spoke about efforts they had made to decorate rental accommodation, they unanimously felt that their ability to do so had been frustrated either by the terms of their lease, the temporariness of their residence, or the disincentive of investing time and money into improving the value of a property owned by someone else. For example, Kara told me:

*I did re-paint, which was such a waste of time in retrospect. I thought I was going to live there so much longer. He [the landlord] paid for paint and I just did the labour, because the paint in the unit was horrible when I moved in. I couldn't stand it. I had a couple of weeks off and I was like, "I'm just going to paint it," if he bought the supplies. But then he posted it on Kijiji for way more than I had been paying because it looks nice now.*

Kara's assertion that she "couldn't stand" the original paint in her apartment indicates the strong affective response that can be evoked by one's material surroundings. Other participants similarly shared that the inability to have full decorative control over their rental homes inspired feelings of resentment and negativity.

*Our first rental apartment had this low pile rug and it was a royal blue and nothing went with it, but we couldn't get rid of it. I tried to put area rugs on it to hide it. God, I hated that rug.*

Reviewing data from an ethnographic study of home improvement and decoration on an architecturally and socially diverse street in London, England, Clarke (2001) contends that informants engaged in a complex process of projection and interiorization by which the house became the material expression of how they hoped to be viewed by others – although those "others" were rarely present in the home. She views home decoration as a way of self-policing vis-à-vis wider social concepts and power dynamics, such as "proper mothering," and as a "socially aspirant" act that both displays cultural

and economic capital and evokes an ideal social position (Clarke, 2001, p. 25). The frustration participants felt regarding their inability to exercise full decorative control over their rental homes could thus be related to an inability to align their interiorized personal and social aspirations with their material environment. The “horrible” paint job and the clashing rug stymied the tenants’ ability to see themselves projected as tasteful middle-class consumers in their homes, regardless of whether their homes were viewed as horrible and ugly by outside viewers.

In addition to enhanced aesthetic control, interviewees associated homeownership with a greater ability to adapt their space to their practical needs. One described how purchasing a house had been a “necessity” for her family, because her husband used a wheelchair. Finding accessible rental accommodation near his work proved so challenging, their only option was to purchase a house and fully renovate it. Other interviewees spoke about being attracted to homeownership because they imagined being able to extend the house as their family grew, make alterations to allow them to age in place, or make green-energy retrofits: all things that would be difficult, if not impossible, in rented accommodation. One interviewee spoke about the frustration that the lack of storage in her rented apartment had caused her, and her hope that purchasing a house would finally allow her to create storage options that suited her needs.

Furthermore, participants imagined homeowners to have greater autonomy over the use of their domestic space, in contrast with having their behaviour and activities constrained by landlords and neighbours in rental accommodation. Charlie explained:

*The apartment I lived in definitely felt homey, but it was still... you always had this sense that it wasn't your own. Especially with a crazy landlord next door pounding on the wall. I never felt very comfortable in the space. I felt like I couldn't have people over, or couldn't listen to records, or be at home in my space. I completely stopped watching TV after he complained enough: I would just watch Netflix on my laptop with headphones, because he would complain about the sound. I figured if I bought a house, I'd be able to paint the walls, and no-one could tell me what to do. I'd be able to listen to music, and dance around, and do whatever I wanted.*

Charlie recalls the numerous ways in which her landlord, who lived in the next-door apartment, impacted and inhibited her behaviour on a daily basis. By contrast, she imagined that homeownership would allow her the freedom and privacy to behave as she wanted. Her comments also speak to the notion that homeowners enjoy enhanced control over their property's boundaries. She viewed her landlord as exuding unjustified power into her living space: an intrusion that caused her considerable angst. Working with seniors receiving care in their houses, Buch (2015) demonstrates that unwelcome or unexpected intrusions into the house are viewed as a threat to personal security and identity. I contend that renting is seen to involve more of these intrusions: not only can landlords demand access on short notice, they also limit the day-to-day behaviours of their tenants through explicit stipulations in the lease or implicit power dynamics. Tenants in dense rental apartments additionally contend with intrusions from neighbours, primarily audible and olfactory. Cooper and Rodman (1995) contend that spatial boundaries in housing are primary sites for the construction and display of personal and cultural identities, and suggest that the meaning of these boundaries can only be understood in reference to the legal instruments and administrative regulation that govern them. The ideological association of homeownership with security and control is inextricably tied to the fact that the boundaries of privately owned properties enjoy greater legal protection and social respect than those of rental accommodation.

Homeownership is associated with what anthropologists have identified as a global trend of "fortressization," whereby households increasingly opt to surround themselves with enhanced security measures such as walls, security cameras, and even barbed wire, visually conveying their distrust of outsiders. Torres (2015) describes this phenomenon in the urban Guatemalan context as being rooted in middle-class homeowners' desires to distance themselves from different ethnic groups, a perception of the public street as a dangerous place, and a neoliberal morality that equates good citizenship with consumption and the protection of private property, raising concerns that mirror Caldeira's (1996) earlier observations regarding the implications of the "fortified enclave" for the character of public space and civic participation. In a context more similar to the Canadian housing market, Low (2008) discusses the rise of gated communities across the U.S., arguing that since 9/11, a growing sentiment of fear and

insecurity, stirred up by the media, has “infiltrate[d] the most private of spatial domains, that of the home,” encouraging increased “civic militancy” whereby homeowners retreat into and fortify their homes against perceived threats (p. 48). The desire for personal security and safety certainly informs pro-ownership narratives in Canada, resting on the belief that homeowners exude more control over their domestic space.

### Social Benefits

In addition to providing financial advantages and enhanced control over the form and use of space, homeownership is believed to convey a range of social benefits. As referenced above, when I asked an employee of Habitat for Humanity why the organization focused on providing routes to affordable homeownership as opposed to more inclusive affordable housing, she quickly responded with a long list of benefits accrued by the homeownership family, including: children being more likely to graduate from high school; increased likelihood of volunteering in the community; and improved physical and mental health. These assertions are largely supported by scholarly literature, particularly in the fields of economics and public policy, although Dietz and Haurin (2003) conclude that most of the pre-1990 literature on the impacts of homeownership across the social sciences makes “unreliable” claims regarding the causal relationships between homeownership and certain social benefits.

Regardless of whether the relationship is causal or correlational, homeownership is ideologically associated with a higher quality of life. One aspect of this is psychological: homeowners are supposedly happier. This rhetoric abounds in real estate advertisements, which often feature couples smiling on the front lawn of their new property, shiny new keys in hand, or families laughing in spotless kitchens (Figure 2). One award-winning Nova Scotia residential construction company prominently features a quote from one satisfied first-time homebuyer on their webpage: “We couldn’t be happier” (Stonewater Homes, 2020). Ahmed (2010) traces how a “happiness turn” has occurred since the early 2000s, whereby the pursuit of happiness has increasingly become the focus of academic research, consumer behaviour, popular media, and government policy (p.3). She argues that happiness is directed toward, stored in, and circulated through “happy objects,” which the owner-occupied house could be described as (Ahmed,

2010). The association of the owner-occupied, particularly single-family, house with happiness renders homeownership a tool for achieving this coveted state: the house holds a promise for a happier, better life.



*Figure 2: Typical Advertisement Showing Happy Homebuyers  
(National Bank of Canada, 2019)*

Just as the perception of homeowners as engaged moral citizens is tied to a belief that homeownership connotes enhanced investment in a neighbourhood, several of the other supposed social benefits of owning a house rest on the premise that ownership provides greater stability than renting. This stability is deemed to be especially beneficial for family life. Writing about the U.K. housing market, Bone and O’Reilly (2010) contend that the temporary nature of most rental accommodation is “incompatible” with the provision of a “secure base” for raising a family (p. 247). They suggest that having to move frequently hinders parents’ ability to hold steady employment and provide for their children, disrupts children’s schooling, and upsets a household’s social connections, concluding that the nomadic rental lifestyle ultimately undermines the ability of parents to “socialize” their children (Bone & O’Reilly, 2010, p. 252). While this conclusion is somewhat drastic – plenty of children raised in rental accommodation grow up to be well-socialized adults – it speaks to the cultural attraction of stability. Several participants captured this sentiment in the idiom of wanting to “put down roots” through homeownership.



Intriguingly, there is limited evidence supporting the assumption that homeowners move less often than renters. While there is a wealth of literature on residential mobility, research is predominantly concerned with urbanization, economic development and the vitality of rural communities (Pendakur & Young, 2013), and the relationship between mobility, age, life-stage, and other demographic factors (Northcott & Petruik, 2013). Generally, studies focus on people who move geographic location, meaning that households that move within a neighbourhood, city, or region are often discounted. Furthermore, the question of tenure rarely factors into analyses. For instance, the 2018 Canadian Housing Survey found that 5.2 million, or 35% of households had moved at least once in the five years prior to the survey, but reports fail to break down that number by tenure type (Statistics Canada, 2019). Writing about the urban U.S., Clark and Withers (1999) present data suggesting that a job change is slightly more likely to trigger a move among renters than homeowners, but contend that household type has more of an impact on propensity to relocate than tenure. Similarly, drawing on national data about households that moved in Sweden in 1994, Fischer and Malmberg (2001) identify homeownership as just one of several factors that reduces the likelihood of relocation, hypothesizing that the strength of an individual's ties to "people, projects and places" is a major determinant of residential mobility and that homeownership increases the strength of those ties (p.368).

### Dreaming of Ownership

In this chapter, I have explored the common positioning of homeownership as a rational financial choice, but argued that the cultural attraction of owning a house cannot be fully explained by its imagined economic benefits. I have shown how ownership is also seen to convey non-monetary personal, psychological, and social advantages.

Pro-ownership narratives coalesce to form what Lands (2008) refers to as a "homeownership ideology," whereby homeownership is positioned as something that all Canadians do, or should, aspire to. The people I spoke with revealed the deep-rootedness of this ideology when they explained their desire to own a home in terms of an inexplicable gut-feeling that it was something they ought to do:

*I think that mainly it just stems from wanting to own a house because that's the kind of thing that you do. I don't really know if I can fully explain why, just the space and the security that it's our house. It's kind of innate, I guess. It's hard to fully explain.*

The homeownership ideology is succinctly and poignantly conveyed in the common assertion that homeownership is a crucial part of the Canadian Dream. This claim appears in newspaper articles, blog posts, housing advertisements, and government documents. One Halifax-based mortgage broker even goes so far as to claim on his advertising material that “homeownership is the *ultimate* Canadian Dream” (Wilkins, 2018, my emphasis). Purchasing a house is thus inextricably linked with an ideal Canadian identity, becoming a patriotic act that renders a homebuyer more Canadian. Historian Lands (2008) contends that patriotism was also a central component of the homeowner ideology espoused by the state in conjunction with private industry in early 20<sup>th</sup> Century Atlanta, and continues to inform ownership aspirations in the state today.

Even outside of the context of the Canadian Dream, references to the “dream” of homeownership abound. This terminology conveys the aspirational nature of homeownership as something that people fantasize about achieving, but it also alludes to the potential elusiveness of the aspiration as a dream which often fails to align with reality, and which may be out of reach for many. There has been a heated discussion in the popular media and scholarly literature about whether lower rates of homeownership among younger generations result from their different housing and lifestyle preferences or their inability to afford houses. While I witnessed various mortgage brokers and real estate professionals proclaim that “millennials don’t want homeownership,” this suggestion was at odds, at the very least, with the typical age of audience members at the homebuyer classes I attended, the majority of whom appeared to be between 25 and 40. Bone and O’Reilly (2010) dismiss any suggestion by policy makers, economists or academics that changing consumer preferences are the cause of younger generations’ declining homeownership rates as “implausible,” arguing that young people in the U.K. are “simply being forced to rent as they have been priced out of the market” (p. 239). They base this contention on data collected in interviews and from online discussion forums, which indicate a strong sense of dissatisfaction and frustration on the part of

younger renters about their housing prospects. A preliminary scan of Canadian online content reveals similar trends. For example, a self-identified millennial reporter working for the Vancouver Sun writes:

*We all want a home we can afford to rent or buy. A CIBC study in Bloomberg News found the vast majority of renters or those living at home, 94 per cent, plan to buy. The home ownership dream isn't dead; it's just different. Apartments, duplexes and townhomes all offer suitable ownership solutions for millennials. (McMullin, 2020)*

While my data does not speak to the statistical prevalence of ownership ambitions among different generations of Canadians, it strongly suggests that the dream of homeownership is not “dead,” but circulates with imperative force. Recall the mother who expressed concern that her 23-year old son did not want to buy a house: regardless of his preferences and reasoning, his mother, the mortgage broker presenting the session, and many of the audience members agreed that this was a problem in need of solving. It may not be unanimously espoused, and indeed has faced some strong critique, but the Canadian homeownership ideology is nevertheless pervasive.

## **Chapter Five - Finding the One: Purchasing in Practice**

Buying a house in Canada is a complicated process, of which choosing a property is only a small part. As someone who has never purchased a home, I found it remarkably difficult to develop a sense of what the “typical” timeline looks like. Everyone I spoke with emphasized the process of *choosing* a property in their recounting of events rather than the bureaucratic process of buying it (despite my probing questions), and even participants who had purchased a house recently were hazy about specific details and the order in which steps had happened. The majority of participants admitted having little knowledge about the process prior to purchasing their first house, and described receiving guidance from their real estate agent as events unfolded.

Detailed overviews of the entire purchasing process are hard to come by, with “How-to” guides often focusing on the early preparation stages, such as working to improve your credit score, and brushing over the numerous activities that occur between finding a house and getting the keys. Figure 3 is the best visual representation I found of the steps that were common to most participants. As the diagram shows, the formal house-buying process typically begins with a visit to a mortgage broker or lender to receive pre-qualification and/or pre-approval for a mortgage, confirming the price of house they can afford. Although not legally necessary, most buyers then engage a real estate agent to assist with the selection and purchase process. It is common for people to choose a real estate agent based on recommendations from friends and family, and may interview several before contracting one’s services, usually for a period of either 6 or 12 months. Although real estate agents are supposed to assist the buyer in finding a house that meets their needs, many participants found properties themselves – online, or by scouring a chosen neighbourhood – and their agent simply set up the viewings. It was common for participants to view a house multiple times before deciding to make an offer.

To make an offer, potential buyers must submit a formal Offer to Purchase to the seller. This lengthy document includes the purchase price offered, the amount of the deposit, items to be included in the sale, the closing date (typically 30-60 days from the date of the offer), a request for a land survey, an expiry date, and conditions such as having a favourable home inspection. The Offer of Purchase is usually reviewed by a real

estate lawyer and submitted by the buyer's agent. It is rare for an offer to be accepted as written: the seller typically makes a counter-offer and negotiations ensue.

Once the seller accepts the offer, the countdown begins and the buyer starts to collect the information and documentation necessary to finalize the transaction. This includes securing mortgage insurance (if the down-payment is less than 20% of the purchase price), home insurance, and either title insurance or a location certificate. Most buyers organize a professional home inspection, the results of which may cause them to re-open negotiations with the seller if a problem is discovered. The mortgage must also be approved. Buyers are often in regular contact with their real estate agent and lawyer during this time. Finally, if all conditions are met, the buyer meets with their lawyer on closing day to sign the paperwork and pay the down-payment and closing fees. The



Figure 3: The Typical Steps of the Home-Purchasing Process (Condo.Capital, 2020)

lawyer ensures that the money has been transferred from the lender to the seller, and the buyer is given the keys and takes possession of the property.

When it came to choosing a house to buy, the people I spoke with weighed the pro-ownership narratives described in the previous chapter alongside their personal preferences, desires and means, revealing which of the perceived benefits of homeownership and which attributes of housing they valued most highly. This chapter draws on ethnographic data to explore the decision-making process behind house purchases, asking how homeowners chose their specific property. I investigate how socio-economic aspirations and emotion inform the selection process, and how they are balanced with economic and practical considerations. Ultimately, I contend that the popular view of the owner-occupied house as a rational financial investment is in tension with house-buying decisions that are more often based on affect, financial guesswork, and an assessment of a property's personal use value, than on a measured and informed consideration of its investment potential or exchange value.

### Assessing the Price

Pricing considerations were indisputably central to participants' assessment of properties: after all, any potential house had to be something that they could afford. However, the standard by which they measured a property's affordability varied. For some, an affordable price was one which equated to manageable monthly mortgage payments; for others, affordability meant incurring minimal debt. Kara, a recent graduate and first-time homebuyer told me:

*Honestly the first thing that attracted me to this house was the price point. It was like \$150,000 less than anything I'd looked at on the Halifax peninsula. I hadn't liked anything enough to go and do a viewing because everything was brutally expensive. \$400,000 is not reasonable, but this house was listed around \$250,000 which is much more reasonable.*

This comment reveals that price is often the first consideration of a homebuyer, if only because there is little point in viewing and becoming attached to a house that it would not be feasible to buy. While she says that she did not like the more expensive houses enough to view them, her dismissal is less about preference and more about

practicality. She deems the cheaper house a “reasonable” price in comparison to the “brutally expensive” properties closer to downtown Halifax. She deemed \$250,000 to be affordable because, with a part-inherited, part-gifted down payment, and her parents co-signing the mortgage, she felt able to manage the monthly mortgage and operational costs on her current salary. Other interviewees similarly borrowed as much as they could from banks, private lenders, and family to buy at the highest possible price point.

By contrast, recently married young professional Erin was committed to finding a property that she and her husband could fund without parental assistance. It was important to her to put down at least 20% of the purchase price as a down payment, so that they did not incur the additional cost of mortgage insurance (required by law for down payments under 19.99%) and could reduce the size of their mortgage, hopefully enabling them to pay off their debt faster.

Determining whether a house is reasonably priced further requires a homebuyer to make assessments about the property’s investment value. Participants’ commentaries revealed that, rather than being based on rigorous research and a solid understanding of market trends, determinations about the fairness of a sale price were rooted in gut feelings, assumptions, and simple observations, and often carried a great deal of uncertainty. Interviewees spoke about how their house of choice “seemed” like “good value for money” or was surely located in an “up-and-coming” neighbourhood because, for instance, lots of new houses were being built in the area. Several confessed that they did not feel financially literate enough to make an accurate assessment of a property’s financial worth, and in hindsight attributed decisions that turned out to be profitable to luck. Amy, for example, described how she and her husband chose the lot that they later built a house on:

*We looked at the different lot sizes and the lot prices and tried to figure out how to get the best value without being on the water. Being on the water was much more expensive. Our lot was in the cheapest tier, but all the lots in that tier were the same price, whether you were closer to the water or way back by the school. So it's like ok, let's get the one that's in the cheapest tier but closest to the water. Of course in our estimation on the value, we must have been in the minority. Everyone else probably saw, especially now in hindsight, that the*

*land wasn't worth what they were charging. I sold the lot in the back of my first house in Charlottetown for like \$33,000 and the land in [place redacted] was double that, but for a bigger space, but then it's not downtown... It was sort of like, you don't have a number in your head. You don't know what it's supposed to be.*

Clearly, price and value were important factors in Amy's decision about which property to buy, but she was not entirely sure how to determine what a lot should cost. Her estimation of the lot's value rested not only on her own preferences, but on her assumptions about what other people would deem desirable, and on comparisons with other lots on the subdivision and elsewhere. Her comments indicate that a property's financial worth is not easily measurable.

Participants' determinations of a property's value rested on more than financial evaluations of its position in the market and capacity to appreciate, that is, its exchange value, or worth to other people. In addition or even in contrast to an "investment orientation," the homebuyers with whom I spoke placed strong emphasis on a house's use value, or its worth *to them* (Cox, 1982). While evaluations of a house's use value were highly personal and specific, some clear themes emerged with regards to the types of things that attracted homebuyers to a specific property. As we shall see, many of these factors caused people to compromise on price.

### Imagining Home Life

When viewing properties and assessing their value for money, prospective homeowners had in mind a pre-determined or emerging list of preferences, usually couched in terms of "must-have's," "nice-to-have's" and "deal breakers." These varied wildly: some sought small houses, others large; some wanted to be downtown, others in rural locations; some would only consider old houses, others exclusively viewed new construction. While most interviewees had preferences about the broader geographic location, immediate neighbourhood, and material form of the house, they placed different emphasis on each of these factors. What was common to all of them, however, was that their shopping lists were intimately tied to how they imagined living in the house.



For example, recently married young professional Erin described her “must-have’s” as follows:

*I think that the main thing was the Star Wars room - which is absolutely ridiculous that that was something that was a must-have, but it does matter. I think the only other things that we were really concerned about was at least three bedrooms and at least two bathrooms, and we both have cars, so we wanted to have a double driveway because at our apartment it was only a single and we had to move round the cars and it was just so frustrating. I think that those were the only must-haves when we were looking.*

The emphasis that Erin places on fulfilling her husband’s desire for a room in which to display his extensive collection of Star Wars memorabilia speaks to a belief that it is important for a house to enable its occupants to fully express their identity and perform their hobbies. The fact that she classifies the Star Wars room as the “main thing” despite her own feelings of it being “absolutely ridiculous” may allude to a desire for the house to be founded on and embody a spirit of marital compromise, although her labelling of the room as “ridiculous” may also speak to a suspicion that I would consider it thus, hinting to wider discourses about what constitutes normal and sensible use of domestic space. Her preference for three bedrooms reveals her plans and aspirations for the future. As she attested later in the interview, she imagines her suburban house needing a guest room so that her city-based friends can come and stay, and she would like a bedroom for a potential child. Finally, her comments about the double driveway indicate that she pictures life in her new house being easy, without the frustration posed by her rental apartment.

Blair and Simon, a pair of academics whom I met early in their house-buying journey, told me that the prospect of becoming homeowners had caused them to think about “everything” – life, death, the purpose of life, the purpose of money, whether they wanted children, and the type of lives they wanted long-term. The challenge of answering these deep philosophical and personal questions occupied a lot of their time and energy: they clearly felt that their choice of house would have a significant, potentially irreversible, impact on their life trajectories.

Deciding whether, when, and how to pursue homeownership prompted participants to contemplate their ideal life, looking sometimes far into the future. They imagined the house as a vehicle for achieving their aspirations; a material “backdrop” that would set the stage for a particular lifestyle, with the potential to either enable or constrain life options. Just as Clarke (2001) argues that home decoration evokes an ideal social position, the act of purchasing a house can be seen as a statement about the type of life a homebuyer aspires to, and a commentary on how they see themselves and want to be seen by others.

The aspirational, future-oriented nature of homebuying drew several participants to properties that offered something of a blank slate, allowing them to more easily imagine themselves in the space, or providing greater opportunity for personalization. Two people described being attracted to properties that had been left empty, because they were more able to “see” themselves and their furniture in a house that was not filled with other people’s possessions. For Zara and Leo, an unfortunate occurrence in a property they were semi-interested in actually rendered it more desirable:

*It was ugly. The kitchen was Pepto Bismol pink, the dining room was this weird green. And there were some weird things: there was a wall in-between the dining room and the kitchen in a really awkward place, and this weird wainscoting all around, and stuff like that.*

*Anyway, we arranged to have an inspection done, just for interest. My dad knew somebody who could do it. So, my dad, the inspector, the realtor and ourselves turn up at the place. The realtor's got the key, opens up the door, and as soon we open the door we hear SSSHHH. And I'm like, “Oh my gosh, what's going on?!” We walk in, and there's water pouring from the ceiling and everything is under two inches of water. Total swimming pool. What had happened was the unit above was also vacant. The owner had died a while ago and when they closed up his home, they forgot to turn off the hot water tank and it had exploded. It was crazy, and it led us to walk away immediately. But because we lived in the neighbourhood, we would go by every so often and see what was happening. And sure enough, they had a remediation company in there with giant dehumidifiers, and they had ripped all the drywall out.*

*They were really fixing it. That was when we made our first offer to the owners. We basically just inquired: "Is there any chance that, if there is any insurance money, that that we can have any influence? If we want to buy it, don't just stick in a kitchen, can we have any influence over what kind of kitchen gets stuck in there?" Because we knew all the stuff had gotten taken out, right?*

The flood and subsequent stripping out of the property offered Zara and Leo an opportunity to see past the “awkward” and “ugly” features of the property and imagine a design more to their taste. Happily, they were also able to capitalize on insurance money to fund the reconfiguration and redecoration. Just as participants cited increased control over the domestic sphere as a motivation for pursuing homeownership, Zara and Leo, like others I interviewed, were drawn to properties that offered greater potential for personalization of form and aesthetic.

### Maintaining Connections

As well as reflecting their aspirations, participants’ evaluations of a house’s value indicated practical considerations. Foremost among these was a desire to maintain connections with people and places. Location proved key in this regard. Many of the people I spoke with sought a house close to existing jobs, their child’s school, or the homes of other family members; one that allowed them to continue or strengthen their participation in established social and economic networks. One mother of four told me:

*We wanted to stay in the same school zone, and our eldest was going to be going to university, so we wanted to be sort of close to the university, for her. And we didn't want to be downtown because we weren't familiar with that, so we thought that the outskirts would be a decent area. And we wanted [to be] on a street that wasn't busy.*

Another interviewee described choosing a neighbourhood in which to view properties by drawing a line between her and her husband’s places of work on a map and placing a pin in the middle. One of their primary reasons for moving was to be in a location that allowed them both to maintain their employment but also see more of each other, by reducing his lengthy commute time. For another participant, location relative to family

trumped every other consideration. Keen to raise her son in the small village where she had grown up and where her mother and brother still lived, Marie jumped when a rare opportunity arose to purchase a property there, and arranged to buy it without ever having been (or even seen photos of) inside. The material form of the house was almost irrelevant: she saw it as a tool enabling her to utilize her mother's support and her son to engage with his extended family on a daily basis.

A concern with connectivity was evident even in instances where participants were relocating to an entirely new area. One couple spoke about the hunt for their retirement property, for which they had cast a wide geographical net:

*We didn't have anything clearly in mind, but we had criteria. We didn't want to live in a city, we knew that. We wanted to be within an hour of an airport, for our own travels and for the kids' visits. And we wanted a place that we could close down when we went away easily.*

This couple did not feel the need to remain close to where they had lived and worked in Newfoundland for the past 26 years, partly because their two children had established families elsewhere, and partly because, as "Come From Aways," they had never felt fully part of the local community. However, their comments illustrate that they were keen to find a house that was somehow connected to geographically disparate nodes of personal significance: chief among them, their children's homes and their many and varied travel destinations.

In some instances, the pursuit of connectivity was less practical and more emotional. Some participants discussed being drawn to houses that evoked happy memories or feelings of familiarity. Rhiannon described one of the reasons she bought her suburban townhouse:

*I actually had lived in a couple of different apartments in that area, years ago. When my son was a baby, we lived in one of the apartments out there, and I would walk that trail with him every day. I had a lot of good memories of that area.*

Other interviewees sought houses that were, if not proximally close to where they had grown up, in neighbourhoods that were materially and socially similar to the ones in

which they had been raised. Carol bought the very house that her family had been renting for the past several years when their landlord decided to sell, explaining that while they could have used the opportunity to move somewhere cheaper, newer and nicer, they barely considered doing so because the house and village “already felt like home.” Aged 25, she had been the only member of her household able to qualify for a mortgage, and purchased the house so that she, her parents, and her siblings could stay in their familiar surroundings.

Attraction to the familiar extended beyond location, and also applied to the material elements of a house. Attending viewings with my key informants, I noticed that they often appreciatively commented on features that prompted a positive memory for them: a fireplace like the one in their Grandma’s house, or a bay window like the one in their childhood home. One participant described the house that she ended up purchasing as “the house version” of her old rented apartment. She only realized the similarities retrospectively but said that it made sense that she opted for something materially similar, given the many happy years she had spent in the apartment. Blunt (2005), a cultural geographer, suggests that “geographies of home extend far beyond the household,” arguing that the display of family photos “stretch[es] domestic space” by evoking people, places, and times that are not present (p. 508). My research shows that the house itself can extend geographies of home in a similar fashion, and further suggests that many homebuyers consciously or subconsciously seek a house that evokes people and places temporally and geographically distant.

### Finding “The One”

In addition to, and sometimes regardless of, a potential property’s ability to meet their predetermined criteria, the people I spoke with placed a significant weight on their emotional reaction to a house and/or its location, and how it felt to view it. What they were looking for in this regard was sometimes difficult to quantify. For example, Phoebe told me:

*I would like something that feels clean, and crisp, and nice. But, I don't know, I also like places with character. I wouldn't like to live in someplace that feels sterile and cookie-cutter.*

Here, Phoebe acknowledges that her desire to find somewhere that feels “clean and crisp” is potentially in tension with her yearning for a house “with character.” When I then asked her to elaborate on what “character” might look like, she loosely equated it the age of a building, but quickly clarified that she would not want to live somewhere “too old” because of the cost and burden of maintenance. She had a clear idea of how her ideal property would feel, but not of how that feeling would translate materially. This difficulty of explaining the connection between materiality and affect was experienced by other participants who were unable to articulate precisely why they had liked or disliked some of the houses they had viewed.

In general, participants sought houses and neighbourhoods that made them feel safe, comfortable, relaxed, peaceful, and/or happy. Scholars have noted that the concept of home is variously associated with feelings of security, belonging, and comfort (Goluboff, 2015; Jensen, 2013; Noble, 2002). I contend that it is during the purchasing process that a house starts to be imbued with the emotional repertoire of home. If, during the selection process, a homebuyer is unable to imagine feeling at home in a space, they are unlikely to purchase the property. On the flip side, if a house inspires a strong positive emotional reaction, a buyer is more inclined to purchase it regardless of how well it meets other criteria.

Most interviewees spoke about having a visceral and instant reaction to the house that they ultimately purchased. They recalled the house-buying process almost like a series of romantic dates culminating in finding “the One,” and referred to “falling in love” with their “dream house.” Sometimes, this feeling related to the location rather than the house itself. One interviewee described his first arrival at his future property:

*There was a gate across the road into the camp. As I walked down it and saw the place, I just had a feeling: “This is the place.” When you see the house, you see the lake behind, and it's just, do you know the word Gestalt? Just the whole feeling of the whole place.*

Another explained that she “fell in love” with the wider location first, and then the specific lot:

*I was looking for a place on the water. I didn't know if it was going to be a lake or an ocean, I didn't know where it was going to be, but I just started looking around. Then I went to a rowing regatta on the lake and I fell in love with it. It was just a collapse, complete collapse. It reminded me of a place where I grew up. The next weekend I went back and got a real estate agent to show me every place on the lake. Nothing really worked for what I needed, which is a place for the boats. But then he showed us this unlisted property. The owner wasn't there so we walked all over the property and my jaw dropped. It was just like a complete love right away.*

In both of these cases, the interviewees decided to purchase the property before ever setting foot inside the house. In other cases, it was walking into the house that triggered the emotional response:

*We literally walked in the house and that was the house. Just the way it was organised -when you walked in, you could see through the kitchen all the way to the back, through the back door, all the way to the back yard. And the staircase was a nice, big, wide staircase and then there was a wide, big entry to the living room and then a big entry into the dining room. It was just so open. There was a window sending light down from the staircase. And the place was in rough shape and it didn't even matter. So many cosmetic things needed to be fixed and it was just like, "Nope, this is our house." It was a weird feeling. But it was such a magical moment.*

Similarly, Kara told me:

*I made a viewing and came and saw it, and as soon as I saw it, it felt like home. That sounds so cheesy, such bullshit, but it's true.*

While some interviewees were about to articulate a rationale for their strong emotional response evoked by the property, most were not. However, they were steadfast in their assertions that their inexplicable emotional reactions to a property were a primary motivator for purchasing or disregarding it.

My research revealed a pervasive belief that houses should be bought for love. Gwen, who had bought her first two houses with her husband who used a wheelchair,

bemoaned the fact that the practical requirements of accessibility had “trumped” their ability to buy a house that they felt drawn to. Now separated, she relished the opportunity to finally buy her own place, and intentionally sought a house that evoked strong emotions. On the other hand, Tyler, who was looking to buy a multi-unit rental property and was the participant who most saw his purchase as a financial investment, explicitly told me that he was not looking for a place that he loved. That, he said, would come later, when he was looking for a home rather than a house:

*The idea would be to buy another property that we fall in love with when my girlfriend finishes school and makes money and we're dual income. If I already have one property that has some equity in it, we can borrow against it and buy another, buy our home. Then we would look for something that really ticks.*

#### Revisiting the Logical Financial Choice Narrative

Participants fell into two broad camps: those who claimed to prioritize logic and rationality in their house search, and those who emphasized affect. The former, who were in the minority, highlighted the view of homeownership as a route to wealth generation, and often referred to *houses* rather than *homes*. The latter downplayed the financial investment aspect of ownership and prioritized their emotional connection to a property. They often struggled to articulate the reason for their affective reaction to their property and identified their choice of house as having been somewhat irrational.

A focus on the lived experience of homebuying reveals a slight incongruity between what participants viewed as being the benefits of homeownership, and how they weighed the value of specific properties. When asked about the appeal of homeownership, most touted the financial benefits: the ability to build equity, the possibility of generating profit, and the potential for lower monthly expenditure on housing. But when it came to choosing their house, finances seemed to inform only a small part of the decision. Many people described paying more than their original budget, or more than they wanted, for the house that they “fell in love” with:

*He did not come down the five thousand more that we wanted him to come down, but at that point we were so sure that this is where we wanted to be that*



*we eventually just agreed to that. Yeah, we went up five thousand more than we wanted.*

In other words, despite placing a high value on the perceived financial security provided by homeownership, and the associated belief that a house purchase should be a rational financial choice, many participants placed a higher value on their emotional attachment to a house in practice. This was not always an easy a decision:

*We put in what I thought was a reasonable offer. I think it was about four thousand below asking price. It seemed like the right number, we were happy with it, but then we find out that another offer has gone in. Suddenly our agent is pressuring us to do everything we can to make the seller choose our offer, basically pressuring us to go as high as we can. She was suggesting five or six thousand over asking. I didn't think it was very good advice. But it's really hard because I really like this house. It felt like she was trying to convince us to go outside of our comfort zone. But at the same time, at the end of the day, when you're talking about more than two hundred thousand dollars, if it's the house that you want, do you really want to lose it over a couple of thousand? It's going to add an extra few months of mortgage payments, right? So I agreed with her that it seemed a little petty to squabble over a few thousand. In the end, we decided we were comfortable with going two thousand over asking,*

For this homebuyer, paying more than she initially deemed “reasonable” was worth it to secure the house of her dreams. Driven by her emotional attachment to the house, she presents her decision to increase her offer as a logical one, explaining that a couple of thousand dollars seems like a “petty” amount in relation to the total cost and over the lifetime of the mortgage. Several participants explained their ultimate willingness to pay more than they had originally intended in terms of the long-term reward of living in the house, speaking to the ideological equation of homeownership with stability and a lengthy time commitment.

Others confessed that their decision to purchase lacked informed, rational consideration. One couple told me, laughing, “We did more research buying our washer

and dryer than we did buying this home. It was just so clear that nothing came close.” Another shared, “I was bored on a Sunday afternoon and bought a house! It was just so cute!”

An investment orientation toward homeownership calls for a financially savvy, informed homebuyer who chooses property based on rational calculations. It casts home-purchase as a weighty decision, not to be taken lightly. By contrast, these two participants make their choice of purchase seem almost flippant. Potentially, when the primary benefits of homeownership are viewed in social and personal terms instead of financial ones, the decision becomes simpler. Instead of requiring rigorous research, a consumer whose central concern is finding a “home” can make decisions based on their emotive response to a house.

### Social Aspirations and Housing Choices

The process of selecting a house to purchase is closely tied to social aspirations and ideal life trajectories. Homebuyers equate houses with different lifestyles and seek one that aligns with the lifestyle they aspire to have in the future. However, the translation of aspiration into materiality is not always a smooth one: purchase often requires a series of compromises, whereby the ideal house, and the ideal life associated with it, has to be balanced with practicalities and available options.

As discussed in chapter four, homeownership is often presented as a logical financial choice for those who have the means, and the homebuyer is positioned as a rational actor driven by cost/benefit calculations and a desire to maximize profit. My research shows that homebuyers’ determinations about the value of a property rest on more than financial considerations: a reality at odds with real estate tropes. For example, during my research, I often heard the mantra that location is “everything,” or at least the “number one consideration.” Real estate professionals emphatically stressed the importance of purchasing property in a neighbourhood where house prices were projected to increase. Interviewees consistently ranked location among their most significant considerations, but they frequently assessed the relative merits of a place by measures other than its investment potential, instead placing value on a location’s connectedness to other people and places in their lives, or the feelings it inspired.

What my research does not capture is the extent to which the decision processes described in this chapter are unique to the homebuying process rather than the home-choosing process more generally. Future research could assess how aspirations, social connections, and emotions impact prospective tenants' choices of rental homes, and compare how tenants and homebuyers evaluate potential housing options. It is probable that, given the substantial financial commitment and greater sense of permanence, a house purchase entails a deeper level of reflection on one's life aspirations and carries more pressure to find the right fit than choosing a rental home. However, all housing choices involve balancing needs and preferences with the available options, and it would be interesting to see whether other tenure models similarly inspire a hunt for "the One."

Indeed, the very choice of which tenure model to pursue is shaped by social aspirations and market realities. There is a strong correlation between structural type of dwelling and tenure: according to the 2016 census, over half of private households in Canada live in single detached houses, and over 90% of these are owner-occupied (Statistics Canada, 2017). Conversely, of the 10% of private households that live in apartments in buildings with five or more storeys, only 30% are owner-occupied (Statistics Canada, 2017). As such, choices about whether to rent or own may be informed by ideological associations between dwelling types and lifestyles: for instance, if you aspire to raise your family in a single detached house, the available options make it likely that you will look to purchase property.

## **Chapter Six - Living the Dream: The Experience of Homeownership**

Much has been written about the everyday use of houses, the lived experience of home, and the ways in which domestic spaces are imbued with meaning (for example Birdwell-Pheasant & Lawrence-Zúñiga, 1999; Miller, 2001). However, little scholarly attention has been paid to the way in which tenure affects residents' use and conception of the house. While the emotional and ideological process of making a house a home may begin with the selection and purchase of a property, attachments to and feelings about the house are further developed through the act of living in it.

In this chapter, I explore how the figure of the homeowner and pro-ownership narratives are negotiated, contested, reflected, and embodied in everyday realities of house and home, demonstrating the significance of ownership to participants' lives. First, I assess how participants navigated the financial reality of homeownership, highlighting some ways in which the experience failed to deliver on the promise of providing financial security. Next, I discuss whether and how homeowners enjoyed enhanced control over their domestic space, looking in turn at home improvements, security, and maintenance. Finally, I unpack the feeling of belonging that participants developed as homeowners. I contend that the common economic explanation of homeownership obscures the fact that the financial benefits of owning a house often prove illusive, and that the advantages of homeownership are more often felt to be non-monetary.

### **Financial Realities**

Many participants cited the popular belief that homeownership is a predictable, reliable method for generating wealth and ensuring financial security as a reason for their pursuit of it. Curious about how the financial reality of ownership compared with this ideal, I spoke with people at a variety of stages in their homeownership trajectory, from first-time homebuyers who had lived in their property for only a matter of months, to retirees who had owned houses for decades. Comparing the different perspectives I heard suggests that homeowners of different means and generations view the financial implications of ownership differently.

For some, ownership had indeed offered a means of wealth generation. Rising house prices allowed several participants to sell one property for profit and move to a

more desirable one. For example, the two-bedroom house Phoebe had purchased in Dartmouth just three years earlier had tripled in value, and she hoped to sell it and leverage the profit to move to a sustainably built, energy-efficient house in an innovative new cohousing community: something she would not have been able to afford otherwise. Two households had even used their properties to generate cash to pay off credit card debt or fund renovation projects by moving in with family and renting out their home on AirBnB. These homeowners spoke about their houses as tools for upward social and economic mobility and saw homeownership as providing a level of financial empowerment.

For many, though, homeownership was a source of considerable financial anxiety. Kara, a new homeowner, said of ownership:

*It is a big commitment. It's exciting but there's also a little bit of a fear. You can't fuck up now. I mean, I am working, but I'm also a student. Without my roommate I couldn't cover my expenses, and I have been relying on my parents quite a bit over the last few months with additional costs. If my parents weren't there and I don't find an amazing job, I won't be able to afford it. That's a fear. There is a financial anxiety: if I don't find a good job and work hard, I'm not going to be able to afford my house, and I'm going to be in big trouble.*

Similarly, Erin shared:

*It's going to be fine, and I know that, but it also does come with stress. It's a lot of pressure, when you're signing the papers at the lawyer, and also when you're signing the mortgage at the bank, it's like, you have responsibility over this house. This is not really your house. You have to make sure that it's in good working order. You have to make sure that it's actually going to be resellable if you lose it to the bank. It's just so intimidating and like you're signing your life away when you're signing those papers.*

These comments, and others like them, reveal that some homeowners are acutely aware of the possibility that they might lose their home or at least be in “big trouble” if they are unable to keep up with the costs of ownership. This fear was prevalent among young first-

time homeowners, and related to concern about finding long-term, stable, well-paid employment. By contrast, the retirees with whom I spoke did not discuss the possibility of having their property repossessed, or of being forced to sell for financial reasons. Olivia said:

*As for the question about the advantages of homeownership versus renting, for me, homeownership is a known. The rent's not going to go up every year, and I'm not going to be evicted.*

The generational difference in homeowners' feelings of financial security makes sense in the context of changing social and economic realities. Scholars posit that the very nature of work has undergone a dramatic shift under neoliberal capitalist regimes, whereby an increase in outsourcing and automation, and the dogged pursuit of productivity, has rendered employment increasingly precarious (Foster, 2016). Furthermore, concern about these trends is rife in popular discourse, informing and fueling young homeowners' feelings of stress and anxiety. As the homeowner's position becomes more precarious, the ideological association between ownership and socioeconomic stability may be increasingly disrupted, and the experience of ownership more riddled with angst.

One participant, Amy, experienced first-hand the detrimental impact that insecure income can have on homeownership. She had lived in the bespoke house that she and her husband had designed and invested hours of labour in for only three years when her husband lost his job and decided to pursue his own business venture.

*With his job and my job, the house was affordable. The second we lost that income, it was no good. Because the business wasn't up and running yet. So very quickly, I had a credit line, and I started borrowing from that credit line. We didn't have any source of funding for the business, so I was buying stuff. So then it was like, well, this is not tenable. We can't do this. And we put the house on the market.*

She described how their urgent need to sell ate into their anticipated profit margins.

*We got ourselves into a position where we really needed to sell that house. So there was a little bit of price gauging. I had to not seem desperate, even though I was desperate. They kept nit-picking on the price, so I got less for it*

*than I really should have, but I had no bargaining chip. If I hadn't sold the house, I basically would have had to ask my parents for a loan. And that was not where I wanted to go. We didn't pay off as much of the mortgage as I would have hoped, but even the three-year differential, we still technically made a profit... except we didn't, because I had incurred all these debts from the business. The money came in, I paid my debts, and I was nine thousand dollars short. But that wasn't the plan. That definitely wasn't the plan. I should have been like 25 thousand in the good, versus being short. But yeah, at the end, as the debts were accruing, it made it easier to sell the house, because it was the only asset I had. That was it. That was all I had left.*

In contrast to Olivia's assertion that homeownership is a "known" that provides stability and security, Amy's experience demonstrates that homeowners are not immune to losing their housing: it only took a few months for Amy's situation to become untenable. Evidently, homeownership only provides security within certain parameters, chief among them the continued ability to pay the mortgage and other associated costs until you own the house in full, at which point continued residence becomes far less tied to income. On the one hand, the fact that Amy owned a house meant that she had an asset to sell, enabling her to pay off most of her debts. On the other hand, one of the primary reasons she had been forced to start borrowing from a line of credit was because she had spent most of her savings on building the house. Her comment about this turn of events not being "the plan" reveals that having to sell your house, and still being in debt after the sale, is not how homeownership is "supposed" to work. She feels that she should have made a profit and takes personal responsibility for the fact that she did not.

Kern (2010) uses semi-structured interviews and participant observation with condominium owners, developers, and planners in Toronto to interrogate the widely touted claim that condo-ownership has emancipatory effects for women. She argues that the positioning of ownership as a means of achieving financial independence, freedom, and security, and of condominiums as an accessible route to ownership for single women, is a marketing tool rather than a realized, natural result of women's condominium ownership. My research similarly suggests that, particularly for young and establishing households in the current climate of housing unaffordability, the financially empowering

effects of homeownership are overstated by the residential construction industry, real estate professionals, the media, and government policy.

### Personalization, Privacy and Personhood

Having cited the ability to renovate and decorate as a key attraction of homeownership, the homeowners I spoke with all described having made changes to their houses, ranging from repainting to making considerable structural alterations. In several instances, they recalled giving cosmetic alterations priority over practical ones following move-in.

*The immediate plan was obviously paint, and then the second plan was to rip out all of the counter tops because they were probably 15 or 20 years old and really ugly. They were an awful green bluish colour, it was terrible. We made it a priority to get that done as soon as possible. Other things that we want to do... We need some more storage, and the appliances - they work completely fine, but their energy efficiency isn't fabulous, so I'd really like to replace those at some point.*

In general, interviewees claimed to have a stronger or more favourable emotional relationship with houses they owned, and explicitly related this to their enhanced ability as homeowners to manipulate their domestic environment. Gwen, for example, bought a lakefront property with a small cottage on it, but spends most of her time at the lake in the boathouse that she had built. She told me that she “loves” being in the boathouse because, “It's a lot of me, because I designed it.” She finds “comfort” and “peace” in the space because it reflects her, and it reflects her more accurately because it is of her own design. By comparison, she describes the cottage on the property, to which she has done little decorative work, as “functional,” and the urban rental apartment that is, until her imminent retirement, her primary residence, as “transactional.” If, as Miller (2001) argues, people and houses are mutually constituted, it follows that people might be more comfortable in spaces that they can freely manipulate to better reflect their identity and aspirations. If creating the domestic environment is an act that also creates the self, homeowners are more able to create their ideal spaces and identities.



While homeownership allows for greater control over the aesthetic and function of domestic space, this control has practical and financial constraints. Juliet shared that, with the power of hindsight, she would not have chosen the off-the-book house design that she did. Three children and 16 years later, the reality of living in the house posed challenges and frustrations that she had not foreseen. In particular, she bemoaned the poor routes of circulation between the most-used rooms, and the bottlenecks that ensued at peak times, and said that she would be inclined to move some walls if and when she won the lottery. Evidently, homeowners can only redesign their space as much as is feasible and possible within their budget. The material form of the house has a certain element of permanence, and homeowners must often live with choices made by either themselves, previous owners, or the original design and construction team.

In addition to enhanced control over their material surroundings, participants imagined that as homeowners they would enjoy greater freedom to behave as they pleased. This ideal was generally borne out in reality. Juliet described the benefits of homeownership that she had experienced as follows:

*It's having a home. This is our space. We're not renting it from somebody else and it's just temporarily our space: this is our space for our family. It's our place of comfort. As much of a mess as it can be - especially with kids - it's our home base, which for me is very important. I am not the kind of person who has to be out 24 hours of the day and here there and everywhere. I like to have that home space where I can relax, just completely. If I want to read, I have my space that I can go to. If I want to watch something I can do that. If I want to go outside and play in the yard with the kids I can do that. It's our space to do what we like and to be who we are.*

Juliet, who remembered feeling as though she had had to constantly police her behaviour when living in a rental apartment for fear of irking her neighbours, clearly equates the feeling of comfort with the freedom to behave how, and do what, she likes. This is likely a product of the enhanced privacy offered by her detached single-family suburban house. Gupta (2015) argues that the proliferation of the single-family house in America was grounded in a legal and ideological framework that positioned “seclusion and separation as personal fulfilment” (p. 194). Harris (2004) similarly argues that the growth of the

Canadian suburb was in part spurred by a moral rhetoric linking privacy to propriety. For many of the people I interviewed, the privacy of the owned home allowed them the freedom to better express and cultivate their interests and identities, as they could create spaces conducive to their preferred activities (such as Juliet's reading space, or Erin's Star Wars display room), and engage in those activities without any fear of outside judgement.

In chapter three, I described how the homebuying process is often cast as a game in which individuals are required to display cleverness and cunning to avoid misfortune. The "every man for himself" mentality required and celebrated in this process also applies to how the house is lived in. The people I spoke with generally viewed their houses as their private space to use and control to the exclusion of others and felt more able to assert their authority over the space as owners rather than renters.

### Safety and Security

Notions of seclusion, separation, and privacy are intimately connected to exclusion (Gupta, 2015). In heralding their houses as their "own space," participants implied that they were not anyone else's. In a study of gated communities in America, Low (2003) found that residents chose to spend the majority of their leisure time physically locked in their houses, inside walled, policed compounds, in an explicit attempt to exclude a criminalized, racialized and largely imaginary Other, who was deemed to pose a threat to both private property and community cohesion. Although no participants expressed having fortified their homes to this degree, they were concerned about their personal security and that of their belongings. Some saw their house as offering protection. Olivia, a retiree who enjoys extended periods of travel away from home, described her property thus:

*It's place where I can leave our stuff and walk away and know it's going to be there when we come back. That's what it is: a spot that's secure.*

Olivia's perception of her house as secure is interesting given that it is a rural property surrounded by dense woodland, with no sightlines to any of the neighbours, many of whom are only seasonal residents, making it likely that a break-in would go unnoticed. More significantly, in a later discussion about furniture and décor, Olivia revealed that a series of break-ins in the neighbourhood a few years ago had "assisted" her decluttering

efforts. She imagines her house to be secure in spite of direct experience to the contrary, which reveals the power of the ideological association between the owned home and the protection of private property.

For others, the house itself did not convey a feeling of safety. Juliet shared her security concerns:

*There are sometimes break-ins in the subdivision, so I'm worried if I'm home alone with the kids. Also, we're in a wooded area, so there are bears. There was a bear in our compost last night! That's scary.*

Juliet's feelings of insecurity are tied to features of her broader location: the neighbourhood with a history of break-ins, and the rural area with dangerous wildlife. In her mind, her house provides little shelter from these external threats. Similarly, Amy, who had owned a house in a rural waterfront subdivision, spoke about the "creepiness" of the house's surroundings:

*When my husband was home, it was fine. But then every time he left, it was worse and worse. My emotional attachment to it just completely shifted. Like, you know how windy it is out there. I'd hear the wind and be like, "What is that? I think it's just the wind... or is it something else?" Then I would psych myself out. I wasn't sleeping very well. It was creepy. I mean, there were times when the only way that we knew the neighbours' house was still standing was because we could see the light that is in the button for their doorbell. If the lights were off inside, we couldn't see the house. It was so creepy.*

For both Juliet and Amy, the security provided by the house was contingent on other factors, such as the people present in the house. Specifically, they allude to feeling safer when their husbands were home. This is just one area in which men and women's perspectives of home life may differ. Scholars have described many ways in which the house is a gendered space and home is a gendered experience, highlighting, among other things, gendered divisions in domestic labour and different uses of space (for example Birdwell-Pheasant & Lawrence-Zúñiga, 1999). However, scant attention has been paid to the gendered experience of homeownership: a potentially fruitful area for future research.

## Responsibility and Maintenance

As described in chapter three, homeowners are frequently cast as responsible, engaged citizens, who are more likely than renters to invest time, money, and energy in the maintenance of their property. The homeowners I met keenly felt the weight of this responsibility. George, Olivia's husband, explained:

*In some ways, owning a house is a pain in the derrière, because you are responsible for maintenance. You don't just call the landlord and say, "There is a leaking pipe" or, "The windows are sticking," or, "The rubber bumpers on the windows are falling out." Homeownership, I think it's great, but there are heavy responsibilities that come with it which can detract. A lot of the people that are out on the lake on weekends in the summer see it as a break from life. For us, it's a full-time job maintaining our residence.*

Like several other homeowners with whom I spoke, George reflects that renting may, in some respects, be easier and less burdensome than ownership because the responsibility of maintenance can be offloaded onto someone else, whether it be the landlord or the property manager. The tasks he cites relate to the functionality and operation of the home, but others spoke about the additional pressure they felt to keep up the appearance of their house and yard. George deems homeownership to be a "full-time job," alluding to the sheer amount of time he feels he invests in maintenance. The new first-time homeowners I interviewed likewise expressed dismay about the unanticipated number of jobs they perceived as needing to be done, and the amount of time those jobs consumed. Blair and Simon, who bought their property in part because it was "in good shape" and had been recently renovated, told me that they had been able to unpack and have things "looking good" within a couple of weeks. Nevertheless, when I visited them three months after move-in, Blair produced two "huge" lists, "To Do" and "To Buy," which were apparently already in their second iteration. "To Do" included fixing a window that would not open and a closet door that would not close, replacing smoke detectors, clearing the gutters, and crawling under the deck to clean a vent. "To Buy" included a lawnmower, a weed-whacker, and a chest freezer for the basement. "We'll never be finished!" she sighed.

Participants' commentaries on maintaining their properties revealed a sustained commitment to creating the optimum, most functional, and most pleasing domestic environment. Even those who rarely found time to work on their houses kept mental or physical lists of jobs that they wanted to get done. The sentiment that one should improve one's home existed regardless of whether improvements were implemented. This constant striving to produce the ideal house suggests that the aspirational connotations of a house purchase continue to bear relevance long after move-in.

Some interviewees experienced ambivalence about their ability to fulfil the role of responsible homeowner. Amy, whose financial position had forced her to return to renting, reflected on her homeownership experience:

*It is funny the things that give me a bit of an uncomfortable gut feeling. Like, I realized that I'm not particularly good at homeownership. I'm not good at snow removal. I'm not good at lawn care. I don't actually like to garden. There's a lot of things about homeownership that I'm just not really good at. Even things like filling out the forms for home insurance.*

Although Amy's "uncomfortable gut feeling" has to be set in the context of her having "failed" at homeownership because she could not afford to keep possession of her house, it also speaks to the wider belief that homeowners should not only be good at property maintenance and other bureaucratic and financial responsibilities of ownership, but also enjoy it. Indeed, Gavin and Stacey, a retired couple who sold their three-bedroom home and returned to renting after their children moved out, cited their lack of enjoyment of ownership-related tasks as the primary motivation for their decision. Gavin likened homeownership to a "hobby":

*I can totally understand people wanting to have a house, to have homes. Some people love yard work, some people love decorating. They have different hobbies; they need their workshops for woodworking and all that kind of stuff. We just don't have those types of hobbies.*

## Community, Neighbourhood and Belonging

In keeping with the popular image of the homeowner as an engaged, contributing citizen, many interviewees claimed to be more concerned about their interpersonal relationships with neighbours since becoming homeowners. For Kara, a recent graduate and new homeowner, this was premised on the fact that she hoped to live in her house for a long time and assumed that the homeowners around her were similarly committed to the neighbourhood. Thus, she saw more value in maintaining cordial or friendly relations with those around her than she had in her temporary rental apartment and invested time and energy into ensuring that her neighbours liked her.

*Whenever I rented, I had a lot of student neighbours usually, so - it sounds weird - you never really worried about offending people or anything because you were like, "Screw you, you're going to be gone next year. I'll pound on the wall if you're being loud." I never really worried about offending my landlord because I hated him. But with my neighbours here, I definitely do want them to like me, and I don't want to be annoying or loud. When I meet them, I try to introduce myself to them. I worry about my roommate. I had to make sure, "You're moving into a family neighbourhood. Some of my neighbours have little kids, some of them are older. This is the suburbs. We're not downtown Halifax anymore. Don't have the boys over for raging parties when I'm gone." I gave him a lecture on decorum, because I want these people to like me because I'm going to live next to them for a while.*

Unlike Kara, Juliet recalled being very concerned about how her neighbours in her rental apartment perceived her. She felt restricted by her constant awareness of how her behaviour might be affecting the people living around her and bought a house partly to escape that feeling. She associated homeownership with greater autonomy and privacy, seemingly preferring to reduce her interactions with neighbours.

*[In a rental apartment] if I want to, I don't know, buy a treadmill, I can't because somebody beneath me is gonna complain and rightfully so. If I want to have people over, I can't really do that into the wee hours of the morning because I have to be respectful of the people that are around me. You feel very*

*much confined by being cognizant of everything around you and making sure that you're respectful of that. Whereas, in your own home you can kind of do whatever you want. We're not so close to the neighbours that we can't stay out late at night if we have people over out in the back yard.*

Juliet's feeling of being under intense scrutiny by her neighbours in her rental apartment likely has more to do with housing type than tenure, although the two are related, and provides one explanation for the cultural popularity of the detached single-family home. Rental housing, particularly in cities, is more likely to be medium to high density than owner-occupied housing, although the invention of condominium ownership in the 1970s has meant that many areas zoned for higher density have become hubs of ownership (Hulchanski, 2007). Leo, who owns a condominium in a small town, echoed Juliet's complaints, illustrating that density can be a challenge regardless of tenure type:

*When people walk you can hear the creaking, and noises like televisions and so on carry right through the floors. And conversely, they can hear us. That's one of the things I like least, because I feel like I need to be more quiet than I want to be in the space. It's improved because we've gotten to know our neighbours, but when we first moved here I was very self-conscious about the noise we were making.*

Leo feels a clear obligation to not impose on his neighbours by making too much noise. His assertion that he's grown less self-conscious as he's gotten to know those around him illustrates that, while renters and owners of high density housing both worry about the impact of their actions on their neighbours, homeowners are potentially better positioned to mitigate the resulting anxiety through establishing deeper relationships with their neighbours over time. The fact that renters move frequently not only gives them less of an opportunity to develop richer, empathetic relationships with those around them, but, as Kara's comments suggests, makes them less likely to strive to establish those connections.

Interestingly, Juliet's purchase of a house in the suburbs did not fully alleviate her feelings of neighbourly obligation. She felt a responsibility to maintain the aesthetics and ambience of the neighbourhood and believed this burden to be shared by those around

her. However, her concern about how her neighbours perceived her became limited to her public actions and her home's exterior. Thus, while she showed equal concern and respect for her neighbours in her rented and owned accommodation, as a homeowner, this concern had less of an impact on her day-to-day activities inside her home.

*When you own a home, you're normally part of community. You do have that pressure to make sure that your property, which is part of your neighbour's community as well, doesn't get, I don't know what word I would use... shabby? You have to keep up the exterior of your property to make sure that you're not offending neighbours. If somebody's property is unkempt, you know, weeds everywhere and everything's a mess and there's garbage at the end of the lot two weeks before garbage day, it does affect the community.*

Juliet positions the homeowners in her local vicinity as a “community” who share certain responsibilities because they have a common goal of maintaining their shared physical environment. In keeping with Cox’ (1982) findings that the neighbourhood engagement of homeowners is not motivated by an “investment orientation,” she does not relate this goal to the protection of property values, but to the preservation of good interpersonal relations – although it is plausible that one might be “offended” by a neighbour’s unkempt property *because* of its affect on neighbourhood property values. By prefacing her comments with “when you own a home,” she draws into question any association of tenancy with community, evoking an image of the homeowner as a responsible citizen in juxtaposition with an unengaged, lone renter.

Other participants experienced ambivalence about their status as members of a community as homeowners. Rhiannon described how her townhouse and the neighbouring homes face onto a little courtyard:

*It's definitely the kind of place that feels like it could be a community, but we don't really feel like particularly connected to anything. It's just people living their individual lives in the suburbs. But it's a nice little street. It feels enclosed from the outside world. I like it. But it's not like we're suddenly 20 neighbours and we have dinner together and things.*



Purchasing a house had not made her feel any more connected to the people living around her. By stressing that they are not “suddenly 20 neighbours having dinner together,” Rhiannon acknowledges that her experience of community as a homeowner is not living up to the imagined ideal.

Although many interviewees expressed concern about how their neighbours perceived them, like Rhiannon, many confessed that they had limited interaction with their neighbours and rarely participated in communal neighbourhood activities. My interview guide did not include any direct questions about political engagement, but I did ask participants about their feelings and experiences of living in their neighbourhood, their relationships with neighbours, and any challenges they had faced as a homeowner. In response to these prompts, only one interviewee mentioned participating in the type of activity that Cox (1982) describes as “neighbourhood activism,” such as attending meetings, signing petitions, and engaging with public officials, and one other described participating in organized community activities that would not be deemed activism, such as an annual Canada Day street party. Instead, interviewees spoke of belonging to communities beyond the geographical neighbourhood of their homes, supporting the argument that community and place have been uncoupled in the postmodern era (Bone & O'Reilly, 2010).

In general, participants said that they felt more “at home” in houses they owned than residences they had rented. In keeping with the literature on the concept of home, they equated feeling “at home” with a sense of comfort and belonging (Jensen, 2013; Noble, 2002). For many, this was directly related to the security of tenure and commitment to place associated with homeownership. Kara explained how, despite having lived in the area for over five years as a student, she feels more like a local since purchasing a house:

*I've been a student for so long, and I've been kind of transient as a student, that it's weird for me to think that I can't just leave if I feel like it, on a whim. I mean, I can. I could just sell the house, or I could rent it, or whatever. But it's kind of a big statement of, “I am settled,” to buy a house and invest in a house. It's putting roots down. I don't know if I would identify as a Dartmouthian as much if I just rented. If I rented I'd probably say, “Oh, I live*

*in Dartmouth,” but I probably wouldn't spend as much time in my neighbourhood. Not that I spend a lot of time at home anyways, but I think that definitely, yeah, homeownership comes with that. I own a piece of Dartmouth.*

Kara acknowledges that her feeling of being rooted is partly imagined: homeownership does not prevent her from moving or leaving, although the transaction costs of doing so would be higher than when she was a tenant, nor does she spend considerably more time in her neighbourhood as an owner. However, owning “a piece of Dartmouth” makes her *feel* invested in her surrounding community. She sees her purchase as both constraining her ability to be transient (“I can’t just leave”) and as a statement of her intention to stay long-term (“I am settled”).

In general, participants’ feelings of being settled long-term through homeownership were at odds with the common experience of occupancy lasting a mere three to five years. Five interviewees had or were planning to sell their houses after a much shorter period of residency than they had originally intended, either because a change of circumstances had rendered their house unaffordable or required them to move location, or because they had decided to purchase a property that was more desirable to them. The common assertion, circulated in popular discourse and academic thought, that homeownership conveys stability and temporal commitment to place is thus in tension with lived realities that render ownership unstable: a tension that caused some participants considerable angst as circumstances disrupted their anticipated ability to stay in their property. For example, Amy described the lasting distress she felt at having to sell her house after only three years when she had planned to live there for at least ten. She compared how she felt about the sale to how she felt about parting with her first house, which she had bought and lived in with her ex-husband, and sold after their divorce:

*I can talk about my first house with the fondness that you might have for a beloved grandmother. You know, I miss her, and she was great, and when I do talk about her, I feel the emotions come back, but I’m glad that I knew her when she was alive, even if she's now gone. But maybe it passed through more of its progression of time, whereas because we had that long-term plan with the house in [place redacted], it was so truncated that there wasn't time to*

*process and grow in the house and then eventually be done with the house. I wasn't done with the house by the time we left. I had no closure. It was horrible. I actually have trouble going to the village. I can't, because it's painful to see it [the house]. I can't look at it. I think it's just too many memories, right? I try not to think about it too often, because it hits you. It's like a death. Like someone died. It's like grieving.*

Having to sell the house so soon meant that Amy's dreams for it had not been realized, and her expectations of stability had not been met. She mourns the loss of the house, and of the experiences that she imagined having in it. The evocative parallel that she draws between selling a house and experiencing a death imbues the owned house with personhood: the material structure is anthropomorphized and positioned as a beloved family member, an active member of the household. These comments reveal the depth of emotional connection that can be formed with a house.

The belief that homeownership conveys stability is also at odds with narratives that encourage homeowners to be mobile. Notions of the "property ladder" and "starter homes" imply that homeowners should continuously strive to improve their situation through purchasing a bigger, better house. Indeed, this is a central component of the conception of houses as equity, and is supported by the real estate industry, which stands to benefit from increased number of sales. For example, real estate agents typically receive a commission equal to 3-7% of the purchase price, split between the buying and selling agent, meaning that one agent might make between \$6,000 and \$14,000 on every sale of a \$400,000 home. Thus, while some participants claimed to have found their "forever home" and said that they had no intention of ever selling, most took possession of their home with the explicit intent to move again. Some planned to stay for the length of time required to make a profit, variously suggesting that this was ten, five, or three years; others planned to remain until a life transition such as retirement or a change in family size meant their house no longer optimally suited their needs. The notion that homeownership inspires a greater sense of belonging because it is more permanent than renting thus deserves further study. Several participants had in fact experienced longer periods of residency in a rental property than in the home they owned, but, intriguingly, still expressed feeling more "rooted" in the latter.

### Comparing the Dream to the Reality

In many ways, the experience of homeownership lived up to participants' dreams, allowing them greater freedom to manipulate their domestic environment to best suit their needs and preferences, and providing a sense of privacy, control, comfort, and belonging that culminated in them generally feeling more "at home" in their property than in residences they had rented. Being a homeowner was not, however, without challenges, chief among them financial anxiety and the burden of maintenance. The stories I heard reveal that the strong ideological association between homeownership, financial security, and stability of tenure is not always reflected in reality, nor is the belief that owners are more engaged, involved neighbours.

While this chapter begins to fill the gap in the literature about the way in which tenure affects residents' use and conception of the house, further research is needed to compare these perspectives with those of non-homeowners.

## **Chapter Seven - Conclusion**

The construction, sale, maintenance, improvement, and furnishing of owner-occupied houses is a foundational part of the Canadian economy, employing hundreds of thousands of individuals, and generating vast sums of money. Homeownership is an important aspect of Canadian society, a key feature of Canadian middle-class identity, and bears considerable significance to the lives of many Canadians.

In this thesis, I have utilized interviews with potential, current and past homeowners, participant observation of the purchasing process and ownership-related public events, and documentary analysis of a broad range of popular and government documents to interrogate the taken-for-granted cultural imperative of homeownership in Prince Edward Island and Nova Scotia. I have described how government policy, real estate professionals, and the popular media commonly espouse an economic view that positions homeownership as the rational financial choice, and sees the nation's high homeownership rate as a reflection of the actions of individual consumers motivated to improve their financial status. This view obscures the fact that the housing market and consumer choices are shaped by and inseparable from laws and regulations that favour homeownership, as well as cultural narratives that associate ownership with middle-class identity and a range of social and psychological benefits. While participants were drawn to homeownership because they imagined that it would convey financial advantages - a belief that contributed to the superior ideological positioning of the homeowner through the close association of financial standing with social status - this economic narrative forms only part of the picture. I have shown that a broad range of social and emotional considerations are brought to bear on the act of purchasing residential property, and that the non-monetary advantages of homeownership are equally pertinent to owners' experience of home, if not more so.

### **Key Contributions and Limitations**

This work attempts to fill a gap in the anthropological literature on housing by turning attention to the mainstream dwellings of middle-class citizens of an industrialized nation, a topic more often the subject of quantitative research in the fields of sociology, geography, and economics. It compliments the wealth of anthropological research on

informal, low-income, and alternative housing, acknowledging the relevance of tenure to experiences of house, household, and home outside of situations defined by precarity. While anthropologists have explored the social and psychological ramifications of insecure and unstable tenure, they have largely failed to address the relevance of tenure to middle-class experiences. By foregrounding the issue, I have clearly demonstrated that middle-class households' legal and financial relationship with their houses impact their feelings about, and experiences living in, their dwelling.

Anthropological studies of housing can be categorized into three approaches, concerned with the house, the household, and the home, referring to the house in its material, social, and affective forms respectively. This thesis has demonstrated the need for these approaches to be put into conversation, particularly in the study of the Canadian single-family home - a housing model in which house, household, and home often entirely overlap. That the legal and financial relationship of residents with their dwelling is key to their feeling of comfort and belonging highlights the inseparability of the material house as commodity from the affective experience of home. Furthermore, I have demonstrated that not only are the size and social aspirations of a household intimately related to the form of house they seek to occupy, but the financial means of a household as an economic unit impacts their ability to access the superior social position and experience of home that is associated with homeownership.

By exploring housing in Nova Scotia and Prince Edward island, this work brings a new perspective to Canadian housing literature, which overwhelmingly focuses on Vancouver, Toronto and Montreal. In both locations, I encountered people concerned about their current and long-term ability to afford homeownership, affirming that the housing crisis reaches far beyond the busy metropolitan areas most often cited by academics and news reporters in discussions of housing affordability. Comparing the perspectives and experiences of the homeowners that I spoke with in urban versus rural settings, one notable distinction was that those who bought property in the rural areas where they had grown up often had a redacted purchase experience. Of the three participants who fit this criterion, all had viewed or considered only one property, and, unlike all other participants, had negotiated directly with the seller without the assistance of any real estate agents. This distinction probably reflects the limited options available in

rural communities and the enhanced possibility of knowing the seller beforehand. The implications of this compressed purchase trajectory on the buyer's feeling of choice, control and belonging would be interesting to explore with a larger sample size.

While it begins to fill some gaps, this thesis itself does not tell the whole story of homeownership in Nova Scotia and Prince Edward Island. Firstly, it did not aim to include the voices of those who do not aspire to homeownership. Future research might investigate how ideas about homeowners and homeownership circulate within this group, particularly as some research suggests that the ideology of homeownership is losing salience. Secondly, more research is needed comparing how non-owners and owners behave in and feel about their housing. Finally, my participant pool reflected the fact that, due to centuries of colonial, racist, and discriminatory policies, white, middle-class households are more likely to own homes in Canada. Exploration of how homeowners and non-homeowners belonging to minority groups engage with homeownership ideologies would be helpful for informing socially just housing policy.

#### The Current Housing Crisis: What Do We Stand to Lose?

As the dream of homeownership becomes unattainable for a growing number of Canadians, it is pertinent to consider the social and personal implications of being unable to buy a house, in addition to the financial implications which are most often the subject of media and academic commentary. My research shows that homeownership is discursively and ideologically associated with superior social, economic and moral standing, and intimately tied to notions of successful adulthood, independence, happiness, good parenting, neighbourliness, and "proper" life trajectories. Furthermore, I have shown that narratives surrounding the purchase of property place the burden of achieving ownership on the individual. The increased difficulty of achieving ownership, while resulting from structural challenges, thus risks being interpreted and experienced as a personal failure. Being unable to gain or maintain a foot on the property ladder has implications for people's sense of self-worth, belonging, comfort, and wider identity.

Bone and O'Reilly (2010) suggest that to counter the movement towards seeing houses as investment vehicles rather than secure, stable homes, the U.K. government should "disincentivize second and multiple homeownership - especially where it involves

the use of housing as an investment vehicle - together with revitalizing social housing” (p. 253). In Canada, some measures are being taken to reduce property speculation, such as the introduction of empty house taxes in some large metropolitan areas, and the federal government’s recent National Housing Strategy promises to refocus public energy and funding on the provision of social housing. However, my research suggests a potential additional approach for overcoming the social and personal ills associated with the rising unaffordability of homeownership: introduce measures that make other forms of tenure more attractive. If tenants were, for example, legally empowered to exercise more control over how their spaces were decorated and used, and their tenancy was more secure over a longer period, would they be able to cultivate stronger feelings of attachment, belonging, and comfort in their homes? Given the finding that homeowners do not emphasize investment potential when choosing a property to purchase, it is pertinent to consider how other forms of tenure could be de-stigmatized, such that they can confer more of the emotional and conceptual advantages associated with ownership.

In her work on happiness, Ahmed (2010) argues that increasing numbers of North Americans are chronically unhappy, and that this “happiness crisis” is striking in that it “has not put social ideals into question [but] has reinvigorated their hold over both psychic and political life... as if what explains the crisis of happiness is not the failure of these ideals but our failure to follow them” (p.7). This argument can be applied beyond happiness to the pursuit of the “good life” more generally. Responses to the current housing crisis overwhelmingly entrench the ideal of homeownership. My research indicates that the reality of ownership often fails to measure up to the dream, even for the increasingly few who can achieve it. Perhaps it is time for broader public and academic discussion about whether the dream of homeownership continues to serve Canadians, to ensure that housing policy can best support just, accessible housing solutions that benefit us all.



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## Appendix A – Table of Participants

<b>INTERVIEW PARTICIPANT CHARACTERISTICS</b>			
Number of Interviews: 13			
Number of Interviewees: 18			
<b>Characteristic</b>		<b>Total</b>	<b>Percentage</b>
Gender	Men	6	33
	Women	12	67
Age	25-40	6	33
	41-60	10	56
	60+	2	11
Relationship Status	Coupled, married	15	83
	Coupled, unmarried	1	6
	Single	2	11
Place of Residence	NS, Halifax Regional Municipality (HRM)	6	33
	NS, Outside HRM	4	22
	PEI, Charlottetown	4	22
	PEI, Outside Charlottetown	4	22
Occupation	Retired	4	22
	Childhood Education	2	11
	Government	1	6
	Administration	2	11
	Academia	4	22
	Arts and Culture	1	6
	Health	1	6
	Law	1	6
	Student	1	6
	Other	1	6
Homeowner Status	Prospective first-time homebuyer	1	6
	Currently own a house	14	78
	Purchased first house in last 5 years	3	17
	Purchased a house in last 5 years	6	33
	Have only ever owned one house	6	33
	Have purchased a house more than once	11	61

## **Appendix B - Interview Schedule**

The following interview schedule was designed to give a sense of the types of questions I posed to aspiring, current, and past homeowners. Interviews were semi-structured to allow participants some freedom to reflect on issues that they felt were pertinent. As such, I did not always cover these questions in the order presented, or in their entirety. This is in keeping with Article 10.5 of the Tri-Council Policy Statement 2 (2014) regarding the emergent nature of qualitative fieldwork.

### **Introduction**

1. Establish rapport – small talk, make the interviewee comfortable.
2. Brief statement of introduction by the interviewer – reiterate name, that I'm an MA student in Social Anthropology at Dalhousie, and that I'm conducting a study on homeownership in Nova Scotia and Prince Edward Island.
3. Explanation of the purpose of the interview – to understand housing trajectories and how people make decisions about homeownership.
4. Explain their rights as a participant – review consent form, guarantee confidentiality, request permission to audio record.
5. Have consent form signed before continuing. This is the point at which audio recording will commence if consented to.

### **Residential History**

1. Can you tell me about where you currently live?
  - a. How long have you lived there?
  - b. Who lives in your house? What are the sexes and occupations of all household members? What is their relation to you? (Without explicitly asking for ages, establish how many generations live in the house, and the approximate age of any children.)
  - c. Do you, or any members of your household, work from home? How did that affect your decision to move to your current address, if at all?
  - d. Can you describe the house? Is it a condo, an apartment, a basement suite, a single-family home? How many storeys, bedrooms, and bathrooms does it have? Is there a yard? A garage?

- e. What is your favourite place in the house, and why?
  - f. Do you rent or own? (Probe: Is this the first house you have owned?)
  - g. Did you look at many other properties before you moved to your current address? What made you choose this one over the alternatives?
  - h. How do you feel about your current house? What do you like about it? What would you change?
  - i. What does a typical day in your house look like? (Probe for details, using questions such as: Why is that? How so? What do you mean? Could you tell me a little bit more?)
2. Where did you live before moving to your current address? (Probe where they were born and the number of moves to get a general idea of the pattern, and then work backward, asking each question for each move, in as much detail as time permits):
- a. How long did you live there?
  - b. Did you rent or own?
  - c. What was it like living there?
  - d. Can you describe the house?
  - e. Why did you decide to move? (Probe: Why did you leave/sell the house?)
  - f. How does your current house compare to where you lived before? (Probe: Are there any major differences between life in that house and your current house?)
  - g. Is there anything you particularly liked or disliked about that house?
3. Imagine that you might move again. What are some of the reasons that you might move? What features would you look for in your next house?
4. Have you ever built a house? (Probe: Did you physically build it yourself, or have it built especially for you? If yes):
- a. Can you tell me a bit about that process? What made you decide to build yourself?
  - b. Did you seek the advice or assistance of any professionals, such as an architect or a contractor?
  - c. Do you still live in that house?

- i. If no, why did you decide to sell? Was it a difficult decision to make?
- ii. If yes, do you think you will ever decide to sell? Why or why not?

### **Perceptions of Homeownership**

Ask only the questions that are relevant, based on the interviewee's residential history:

1. How many houses have you owned over your lifetime?
2. If you don't mind me asking, how old were you when you bought your first house?
3. Why did you decide to buy your first house when you did?
4. Can you describe the process of buying a house? What is the easiest part of the process? What is the most challenging part?
5. When buying houses, have you sought the advice or assistance of professionals such as real estate agents or mortgage brokers? (Probe: What specifically did you feel that you needed help with? Did you find their advice helpful?)
6. Have you had any particularly bad experiences buying a house? (Probe for details.)
7. Do many of your friends and family own their houses? (Probe for opinions of those friends and family who don't own houses.)
8. Would you encourage your children to buy a house? Why or why not? What advice would you give them about homeownership?
9. How do you feel about being a homeowner? How does owning your home make you feel? (Probe for emotional and moral connotations.)
10. Would you say that being a homeowner has benefitted you? If yes, how so? If no, why not?

### **Conclusion**

1. Is there anything else that you would like to share?
2. Thank them for their time, remind them of my contact information in case they have any further questions.

## **Appendix C - Observation Guide**

In addition to descriptive observations of the field sites and how people behaved in them, I used the following prompts to guide my focus in the field:

- The types of people that pursue homeownership.
  - Are there more single people or couples at open houses and ownership-oriented events? More men or women? How old are they?
  - What is the make-up of a real estate agent's client base? What type of consumer do the agents explicitly attempt to cater to?
- How people talk about homeownership.
  - What do they cite as being the benefits?
  - What do they cite as being the drawbacks?
  - How do they discuss homeownership vis-à-vis other tenure types, such as renting or living with parents?
  - What do they say motivated them to want to become a homeowner?
- How people talk about being a homeowner themselves.
  - How does owning their house make them feel? What does it allow them to do? What responsibilities does it entail?
- How people talk about homeowners in general.
  - Are homeowners positioned as having attributes or displaying behaviours that are different from, for example, renters?
  - How are first-time homeowners discussed? Are they evoked as a different category of homeowner, and if so, how?
- What the process of buying a house entails.
  - For the consumer: What steps are taken, in which order, and why? Where do they go, and to whom do they speak? From whom do they seek advice?
  - For the real estate agent: What does their typical work-day look like, and what tasks does it involve? What does their typical interaction with a client look like? How do they guide the client? What do they tell them? How do they stage houses for viewings: what things do they remove and add; how do they arrange the furniture; what do they try to emphasize?

- How people make decisions during the house purchasing process.
  - How do consumers choose which house to buy? What features do they consider most important? What features are they willing to compromise on?
  - To what extent do consumers rely on professionals to aid in their decision making? What types of information do consumers seek from these professionals? How do professionals, particularly real estate agents, convey this information to their clients? How do real estate agents and their clients interact: who leads the conversation, for example?
  - How do consumers act at open houses? Who do they come with? Who do they talk to? What do they look at? How do they move through the house? Who leads? What questions do they ask?
  - In what context do decisions take place? If buying as a couple, which partner leads the discussion and has the final say? Do people make decisions while at open houses, or at meetings with their real estate agent, or do they gather information and discuss amongst themselves later?
- How people use the terms “house” and “home” in conversation.
- How houses are advertised.
  - Where are the adverts shown? What images and text do they include?