

Working Paper:

Preliminary Findings from the Trends in the Suburbs Project

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Redefining the Canadian Dream?

Household life cycles, housing costs, and aspirations for suburban housing

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In interviews conducted about development trends in suburban areas around Vancouver, Calgary, and Toronto a discourse emerged about the relationship between household life cycles and housing careers. Although those interviewed saw the detached house as the ultimate aim for nuclear families, those producing housing in the fastest growing and most expensive parts of the country were revising the housing pathway script to accommodate multiple steps of home ownership en route to the Canadian Dream. The study illustrates the way that those planning, building, and inhabiting the suburbs socially construct the meanings of housing.

Suburban housing trends are changing in rapidly growing municipalities in Canada. Contemporary planning approaches aligned with smart growth and sustainable development promote a mix of housing types as a means to achieve social inclusion, to encourage land use efficiencies, and to accommodate housing requirements for diverse households (Grant & Perrott, 2009; Talen, 2008). In some suburban communities, the conventional post-war pattern of spacious single-detached housing (Harris, 2004; Sewell, 1994) is giving way to new mixes of townhouses, condominium apartments, and detached houses on compact lots.

In the 1970s, many North Americans saw suburban residential landscapes as relatively homogeneous domains of nuclear families owning detached houses. Empirical research linked the life cycles of households with the types of housing occupied. McCarthy (1976, p. 55) suggested that 'housing choices are powerfully conditioned by the demographic configuration of the household, as measured jointly by the marital status and ages of the household heads, the presence of children in the household, and the age of the youngest child': he identified nine stages of a 'natural progression' through which households may transition, noting that housing choices vary with each stage. Drawing on quantitative data, McCarthy's (1976) study of Wisconsin households indicated that 95 percent of what he identified as stage 5 households (a couple with a husband at least 46 years old and at least one child under 18 years old) owned homes. Based on a qualitative study in the US, Perin (1977) described the ways housing producers constructed a vision of the housing life cycle that linked social status with residential space. The developers and real estate managers she interviewed envisioned a model in which people progressed socially up the

'ladder of life' by first becoming renters and then owners. She argued that, as a cultural system, land use planning and development practice divided categories of households by socially constructing a 'normal' housing sequence in which the detached home represented the highest achievement: the proper domain for the nuclear family.

Homeownership rates are high in Canada, with 68.4 percent of households owning their homes in 2006 (Statistics Canada, 2008). Between 2001 and 2006 the median selling price of homes rose almost 50 percent, while consumer prices increased by 11.3 percent: households with mortgages increased (to 57.9 percent) and a growing proportion (25.7 percent) of households owning homes were spending more than 30 percent of their incomes on shelter (Statistics Canada, 2008). With costs for detached houses increasing, rates of condominium or strata ownership (generally in apartments or townhouses where owners own their units and share ownership of common elements) reached 10.9 percent nationally, up from 3.3 percent in 1981 (CMHC, 2004; Statistics Canada, 2008): in expensive areas in southern British Columbia, over 30 percent of owned dwellings were condominiums. While households with couples and children dominated the housing market in the 1970s, by 2006 in Canada people who lived alone had become a significant component of the market (26.8 percent of households): 47.8 percent of one-person households owned their dwellings (Statistics Canada, 2008).

Cities and their suburbs have changed dramatically over the last decades. To what extent have transformations in the structure and cost of the housing market and the different needs and interests of households shifted understandings of the links between household life cycles and types of housing occupied? This study examines the discourse that emerged about the relationship between household life cycles and housing careers in research exploring trends in suburban planning policies and practices in fast-growing Canadian urban regions around Vancouver, Calgary, and Toronto (Figure 1). The findings indicate that while the basic preferred sequence of housing pathways remains a popular ideal, those producing housing in the fastest growing and most expensive parts of the country are beginning to revise the script in ways that accommodate the emerging understanding that owning detached houses has become an unachievable dream for many households.

The paper begins by briefly reviewing relevant literature on the relationship between housing needs and household life cycles before presenting empirical evidence from rapidly growing cities in three Canadian provinces. The final section considers some theoretical and policy implications of the research.

Figure 1 – Map of Canada showing study communities



[Source for base map: Natural Resources Canada (2011)]

Household Life Cycles and Housing Choices

Housing studies and literature on residential choice and mobility reveal a focused and sustained interest in the life cycle concept. Lewis Mumford (1949) encouraged planners to consider the life cycle of the household as a template upon which they might inscribe housing needs to plan to provide appropriate types and numbers of housing to meet the needs of all members of society. His admonitions fell on fertile ground, so that by the time Constance Perin (1977) evaluated the housing system in the US she found suburban landscapes reflecting an implicit social ordering. She wrote:

The hierarchy of land uses is at the same time the ladder of life: one climbs the ladder as the ‘natural progression’ through the stages of the life cycle—from renting an apartment or townhouse, duplex, or attached row house, to owning, as still another step, any one of those, along the way to the ultimate rung, that of owning a single-family-detached house. In taking the ladder rung by rung the movement is altogether upward, an evolutionary progress as well, toward salvation from ‘lower forms’ to a ‘final, divinely ordained form’. (Perin, 1977, p. 47)

Family status and household events continue to be highlighted as central conditions that affect housing choice and mobility patterns (Helderman, *et al.*, 2004; Mulder & Lauster, 2010). Rossi’s (1955) seminal work established an equilibrium model which posited that additions to the family unit trigger desires to move as households ‘outgrow’ their homes. Focusing on the factors that influence transitions from renting to home ownership, researchers have shown that couple formation and the birth of children are likely to

engender first-time home purchases (Clark, *et al.*, 1994, 1984; Clark & Dielman, 1996; Feitjin & Mulder, 2002; Mulder & Wagner, 1998). In some contexts anticipated marriage or birth triggered the desire to move house (Michielin & Mulder, 2008).

Research on household mobility often posits that households act as economically rational units seeking to optimize their housing situation in terms of cost and space (Rossi, 1955; Kendig, 1984; Morrow-Jones & Wenning, 2005). Statistical models and empirical analyses that seek to explain why households decide to move and where they move have been criticized for ignoring important social and experiential dimensions of housing and mobility (Jacobs, *et al.*, 2004; Kemeny, 1992; Winstanley, *et al.*, 2002). Rather than viewing housing in a positivistic way, qualitative researchers explore the social meanings attributed to housing tenure (Perin, 1977; Gurney, 1999) and symbolic elements of identity involved in producing and consuming housing (Clapham, 2005; Gram-Hanssen & Bech-Danielsen, 2004; Winstanley, *et al.*, 2002). A home is more than a functional dwelling (Cooper Marcus, 2006): choosing location, housing type, and furnishings involve a larger process of forming and projecting personal identity (Aero, 2006; Hauge & Kolstad, 2007; Leonard, *et al.*, 2004). People not only consume housing for functional reasons such as shelter, or to build equity, but also to distinguish themselves in broader social settings (Bourdieu, 1984; Gram-Hanssen & Bech-Danielsen, 2004). Empirical evidence affirms, however, the lingering social pressures that encourage households beginning childrearing to relocate to houses in the suburbs to assume parental identities (Feldman, 1996; Karsten, 2007).

Clapham's (2002) concept of the housing pathway takes a social constructionism approach that views policy and market contexts that frame options as interacting with social contexts within which people construct personal identities through their housing choices. Clapham's approach focuses on the household but does not assume universal motivations for housing choices: he defines the housing pathway as 'patterns of interaction (practices) concerning house and home, over time and space' (Clapham, 2002, p. 63). The housing pathway approach, with its understanding that people construct their identities and hence the character of their communities partly through their housing choices, provides a useful framework for the study reported here.

Recent decades have brought many changes to the demographic characteristics of Canadian communities and to the philosophies that guide planning and housing policy in Canada (Grant, 2006; Sewell, 1994, 2009). Housing costs have increased dramatically in some parts of the country (Walker & Carter, 2010; Skaburskis & Moos, 2010) while households are more diverse and smaller than they were a generation ago (Rose & Villeneuve, 2006; Townshend & Walker, 2010). Since Jane Jacobs (1961) launched a vociferous critique of suburbia, planning has gradually moved away from promoting low density living to now advocating higher densities and mixed uses. Current land use planning practices seek to provide mixed housing types to accommodate the needs and preferences of contemporary households (Talen, 2008). Accepting and enabling diversity is an important construct both in theory and in contemporary planning practice (Fainstein, 2005; Grant & Perrott, 2009).

The next section examines the discourse around housing in three fast-growing regions of Canada. Although housing market deflation collapsed housing prices in the United States (US) after 2008, prices in Canada continued to rise (CBC News, 2011a, 2011b). In suburban contexts where contemporary planning values of mixing housing and household types are written into municipal plans and provincial policies, how do producers and consumers of housing talk about household life cycle trajectories as they plan, design, sell, and buy homes? How do changing market dynamics and high housing costs affect life cycle scripts?

Producing and Consuming Suburban Housing: Case studies

As part of a national study of suburban development trends in Canada, the research team analysed planning policies, surveyed development practices, and interviewed participants in housing markets in 2007 and 2010. The study focused on the largest urban centres in three provinces. In the Vancouver region of British Columbia conditions were examined in the city of Surrey and in Langley Township: both communities are within commuting distance of the city and are growing rapidly. The study in the Calgary region of Alberta looked at the city's suburbs and at the nearby commuter city of Airdrie. In Ontario, interviews and other research were completed in Markham (within York Region on the northern fringe of the Toronto area) and the city of Barrie, an hour north of Toronto. Walker & Carter (2010) noted that in Calgary and Barrie almost 20 percent of the housing stock was added between 2001 and 2006.

Table 1 provides a quick profile of the study communities in relation to their census metropolitan areas (CMAs). The suburban communities have higher home ownership rates, higher incomes, and generally more households that include couples with children than the CMAs. The communities with the highest median household incomes not surprisingly have the highest proportion of owner-occupiers. Average household size is highest in Markham, noted for its high proportion of immigrant households (Grant & Perrott, 2009), and lowest in the city of Calgary, the centre of corporate headquarters for the oil and gas industry.

Table 1: Characteristics of cities and census metropolitan areas (CMA) studied (2006 Census)

Cities studied and larger CMA	Population 2006 census	Percent of owners	Median household income in dollars	Percent of households with couple and children	Average household size
Langley Township, BC	93,726	86	69805	37	2.8
Surrey, BC	394,976	75	60168	35	3.0
Vancouver CMA	2,116,581	65	55231	29	2.6
Airdrie, AB	28,927	89	78097	43	2.9
Calgary, AB	988,193	73	67238	30	2.5
Calgary CMA	1,079,310	74	68579	31	2.6
Barrie, ON	128,430	76*	64832	35	2.7
Markham, ON	261,573	89	79924	46	3.4
Toronto CMA	5,113,149	68	64128	34	2.8
Canadian average	31,612,897	68	53634	29	2.5

Source: Statistics Canada (2007)

* Note: Some other sources, like Walker and Carter (2010), suggest the homeownership rate in Barrie is close to 81 percent.

Interviews conducted in 2007 focused on those producing the suburbs (Table 2): this included planners, developers / builders, and municipal councillors. In 2010 a second round of interviews added housing consumers to the sampling frame of producers. Researchers sought a sample of 5 to 15 residents from each of the six communities and extended the analysis to a more distant ring of suburban communities / commuter towns. Interviews lasted between 30 and 90 minutes: most were recorded and transcribed for coding and analysis. The team asked questions about trends in residential planning and development. Following emergence of a life cycle discourse in the 2007 interviews, a question was added to the 2010 interview schedule to elicit thoughts about the benefits of offering diverse housing types. The interview schedule encouraged residents to volunteer observations about their residential environments. Since the qualitative methods used were exploratory and the sampling strategy largely based on convenience and snowballing, the results cannot be judged representative. Nonetheless, the sample involves a large set of participants in the production and consumption of suburban housing in Canada and provides a useful basis for developing an understanding of the processes at work.

Table 2: Interview sample by city and year

Cities studied	Interviewed in 2007	Interviewed in 2010	Total sample
Langley Township, BC	0	18	18
Surrey, BC	10	4	14
Airdrie, AB	0	15	15
Calgary, AB	12	5	17
Barrie, ON	0	23	23
Markham, ON	9	8	17
Total sample	31	73	104

Qualitative coding of the data identified themes related to household needs, stages,

requirements and related to housing types. The discourse generated in the interviews was systematically analysed to identify commonalities and differences by categories of respondents and communities studied, and to understand the meanings being transacted (Hastings, 2000). The next sections present what respondents said about housing aspirations and steps on the way up the housing ladder. (Interviews are identified by: city (first letter of Langley, Surrey, Airdrie, Calgary, Barrie, Markham); year of interview (2007 or 2010); category of respondent (first letter of Developer, Planner, Councillor, or Resident); and interview number in the city.)

Housing aspirations

Although respondents had a great deal to say about home ownership as they described trends in suburban development, relatively few comments appeared about rental housing. The primary focus of development in the communities involved homes for sale either to occupiers or investors. When renting was discussed respondents often made assumptions about family dynamics (e.g., single-parent families) or identified problems related to drugs, crime, or unruly behaviour. Renting out of units intended for owner-occupiers raised some concerns. Employing language to disavow negative sentiments but affirm project quality, a developer in Langley described applying deed covenants to restrict renting of condominium apartments (often simply called condos):

(L10D03) [If we] rental-restrict... that creates a level of comfort... There is still a bit of stigma with condos among some buyers that they are only affordable housing for maybe a lesser quality of neighbour, believe it or not. It's been hard to stomach, but a little bit of that exists. Of course, with the kind of quality we are trying to deliver here and now we set a standard that we are going to maintain: it is not an investor product, it's an owner-occupier product.

Respondents sometimes described renting as a step on the ladder to home ownership. Another Langley developer explained the anticipated trajectory, identifying the house as an intended destination.

(L10D02) We must not ignore the fact that there are a significant number of people that aspire to a single-family home with their own little lot. So we have to balance that with everybody living in townhouses and apartments. There is also the general movement up from a rental apartment ... to a condominium apartment, to a condominium townhouse, and then from a townhouse to your first single-family home.

Across the cities surveyed and the various categories of actors interviewed the single-detached house—often called ‘single-family’ by respondents—was described as the ideal for the typical home buyer in Canada. A municipal councillor painted the vision that brought folks to Barrie.

(B10C14) People want to live in single-detached homes: that is part of the story of Barrie. You move to a place like Barrie because it's safe and you can own a home for \$300,000 and have a yard and raise your kids in it. ... You know, the Canadian Dream is generally to raise your family in a home with the space to do it. So that, I think, has brought many, many, many families to Barrie. ... Suburbs

have been driven by housing affordability: they are affordable. A middle class family, one or both of the parents work, get a decent salary: you can afford quite a nice suburban home. That is the Canadian Dream.

The consensus suggested that a ‘young family’ (generally understood to include a couple with child or children) aspired to a detached house with a yard. A Calgary resident (C10R07) explained it this way: ‘We have a mentality ... I don’t know if it’s Calgary or if it’s too general to say North America – but just to say that we ... need the space. You know, if I have a family, my kids need a backyard.’ The family in the detached house signified stability, success, and security for many respondents. It linked to a discourse about dual-income earners (heterosexual and married) with children at still at home. An Airdrie developer (A10D12B) described the pattern: ‘They are going to Airdrie to live in a community with open space and Leave-it-to-Beaver family values.’

Developers described themselves as responding to market demands, trying to provide detached houses at affordable prices wherever possible. Planners often acknowledged that developers preferred to build detached units. A Surrey planner explained:

(S07P09) If a developer had the choice to develop a condominium or ground-oriented town-homes versus a single-family detached home on a 9-metre lot or 12-metre wide lot, they will choose the ...detached. *Q. Why?* I guess they can probably sell that with very little problem. There is still the concept of owning your house.

The extent to which detached houses dominate what gets built depends largely on local land costs. When costs are low, builders construct detached units. Many respondents, such as this Airdrie developer, described other ownership forms as secondary choices.

(A10D05A) Only 20 percent of the people really want to live in a condo. You know, after you live in a condo, you want to move out and move on to a single-family house: that is the dream. So you’ve got to provide the customers what they want, otherwise your store will be stocked with stuff that people won’t buy from you.

In many fast-growing cities the combined effect of consolidation of land ownership by a handful of developers, a policy context that facilitates density and mixing, and growing demand for home ownership has driven up costs. Across the cities studied respondents acknowledged that it has become increasingly difficult for households to afford detached housing, especially when entering the housing market. The discourse of the interviews indicated that respondents saw detached housing as something achieved through a series of steps on a housing pathway: as a goal achieved by making compromises along the way as household needs change and circumstances improve.

For some respondents, the desire to own a home entailed buying in an area remote from work and commuting. In Airdrie, Barrie, Surrey, and Langley new homes often attract commuters who work in the larger urban centres nearby. Housing in these places is less expensive than comparable units near the city. Project developers seek to entice city residents to relocate for the space. A Barrie resident explained the kind of choices people

make.

(B10R09) If you grew up in Toronto and you get married you cannot afford a house. So Barrie becomes logical ... It's within a drive, if you are lucky enough to have employment in Toronto. You can buy a home: raise your children in relative safety here. ... You can raise your family here and commute. And they get the beautiful home, the space that everybody wants. That's why Barrie is growing.

Extreme inflation and low supply in the housing market in the Vancouver area has affected even white-collar workers, as a Surrey developer noted.

(S07D10) As much as people talk about the desirability of living downtown, there is a silent majority of people who actually prefer suburban living. ... Because of that, we are getting more and more professionals than we did in the past. Even professionals can't afford to live in Vancouver. The projects in the suburbs are getting more and more upscale all the time. ... A townhouse today is going to be better finished, and better looking, than it would have five to ten years ago. The buyers we are trying to get are accountants from Burnaby instead of Joe Labour. Accountants from Burnaby can't afford Burnaby anymore, and if they are going to hold their nose and move to Surrey, at least they will want to live in a nice place.

In some cases, blue-collar suburban communities are redefining themselves as attractive and urbane options: places that no longer provide space for the working class. Commuters moving from the central cities are changing the character and composition of these fringe cities and the character of the homes for sale there. Socio-economic and ethnic dynamics are influenced not only by wider economic changes and immigration patterns but also by local consumers' search for particular housing opportunities and qualities. A Markham planner identified factors promoting change:

(M07P08) We're quite multi-cultural... [and that] supported our move to diversify our housing stock. ... Mr and Mrs Markham of a decade or two ago, they wanted their piece of the Earth with their single-family house. ... Their children and many of the immigrants we have coming to Markham, they like apartment life. ... They like a smaller lawn, maybe still a good sized house.

In the context of regions like Calgary and Vancouver, the high cost of housing generated extreme effects that many respondents described. For instance, a Calgary developer (C07D01) noted that entry into the housing market is no longer into a detached house: 'This is a real suburban low-density kind of community. But now with prices moved up the way they have, townhouses and apartments are the starter home markets.' A Langley planner saw the same change.

(L10P03) The ideal is still there for everyone to own: not a quarter-acre anymore but at least a postage stamp that they can call their own. And they can dig and nobody can tell them what to do about it. That is still the goal. ... I think people are realizing that perhaps they won't be able to get their house first, and they'll have to go into a townhouse or an apartment.

While cost was the most common explanation for the transformation in housing pathways, respondents sometimes also noted changes in lifestyle: some purchasers do not want the bother of maintaining yards; some crave the control provided by condominium or strata associations. Several respondents residing in projects with corporate maintenance services commented on the niceness of landscape conditions and the benefits of architectural controls.

Steps on the way up

Condominium or strata ownership in Canada grew quickly from 3.3 percent of owner/occupiers in 1981, to around 9 percent by 2001, and 10.8 percent by 2006 (CMHC, 2004, 2005, 2010). The highest rates of condominium ownership (31 percent) were in Vancouver (CMHC, 2010). CMHC (2010) reported that 57 percent of Canadian condominium owners were 50 years of age or older, with younger owners more common in the larger cities.

In all of the communities studied, condos (generally meaning condominium apartments) have become a popular option for some households. Respondents indicated that condos are seen as especially appropriate for seniors, singles, and couples without children. One upscale condo project in Langley specified a minimum age of 45 years old and prohibited children as residents. In Barrie, where housing costs were relatively low compared to the other cities studied, condos were defined as appropriate housing for seniors, but not for families. A councillor explained:

(B10C14) In Barrie, the demographics have been older in condos. They are not being bought by young yuppies or young singles buying the condo for their first residence. It's much more of the retirement move-down. So you sell the house you raised your kids in when you are 55 or 60 and you move into one of these buildings. That also means a lot of those folks have a fair amount of disposable income.

Relatively affluent seniors have been retiring to condos along the lakefront in Barrie. In all of the cities, condos for seniors often featured luxury appointments like granite countertops and multiple bathrooms. Developers explained that empty nesters or downsizers with disposable income wanted to enjoy quality fittings and amenities in the units. Projects for seniors in some BC communities included gated entries, although planners and developers noted that local governments were increasingly reluctant to permit new enclosures.

In all of the communities except Barrie, respondents described condos as a likely first step in the housing market for young households. A Calgary resident discussed the occupants of her building:

(C10R07) You are sort of looking at people who want to buy as an investment and then rent, or that sort of newly graduated type or single person. ... There's a couple of couples here. There's a kid whose parents bought him a home; and then a couple of renters. Young families, if they have a family at all. Like there is only one family in this complex, and I think his daughter is two: so pretty young.

Buying a condo offered an investment and a chance to build equity for households that cannot afford more. Several respondents suggested condos were not suitable as family housing. For instance, a resident in Barrie noted:

(B10R20A) A lot of people that have kids live in houses. I mean I wouldn't want to be living... I had a condo before I had kids, and I wouldn't want to be living in a condo with a couple of kids. I mean, once they are a little bit older, it's okay, and then once the kids leave the house, yes.

A single parent (C10R13) who lived in a Calgary condo apartment in 2010 was happy with the gated courtyard as a safe place for her small child to play. Generally, though, those interviewed associated children in the household with the need for access to a private yard. For many involved in producing housing, the condo represented the first foot on the rung for young buyers, with the detached house remaining the longer-term ambition. The dramatic escalation in house prices, however, has made households consider additional interim options as they seek more space. In describing a new development nearby, a Calgary resident (C10R07) noted with surprise, 'those townhouses are huge: they are for families. I think that is unique in the city because a lot of people ... after their condo they want a single-family home.'

Townhouses or row-houses constitute an increasing share of the Canadian housing market. Ground-oriented townhouses constitute about 40 percent of condominium units constructed (CMHC, 2005). With multiple bedrooms, several levels, and direct access outside townhouses provide households with some advantages they seek in detached housing. A Surrey developer explained their popularity:

(S07D10) People buy townhouses because that is what they can afford. Single-family is out of the price range of what the average Joe can afford. So they are looking at townhouses.... The average person will choose a townhouse over a condo because you get your own back yard, and your own garage, and the strata fees are lower.

Respondents commonly described the townhouse as a rung on the upward housing trajectory for couples and young families. Townhouses provided affordable options in expensive housing markets where households could build equity to move up as they grow. A Langley planner (L10P02) explained that townhouses are priced at the 'tolerance for a young family trying to get into the market.' In Markham a resident described the long-term thinking involved in a purchase:

(M10R02) A lot of us are first-time buyers. And other than the fact that we are choosing the right neighbourhood for us and the future kids, it's also about whether or not it's a great location and whether or not in the future we want to sell the home, if we can easily have an increase in price.

Changes in household composition created through marriage, child-bearing, and grown children leaving the natal home were postulated as triggering moves for households on the housing ladder. A Calgary developer encapsulated the aspiration to move up:

(C07D08) For the younger families starting out now they're looking more by

necessity at having some equity built up in a condominium apartment style unit or a town-home, then eventually starting to move up.

In the most expensive markets, keeping the costs reasonable for first time buyers required compromises. A Langley developer explained the demand for 15-foot frontage lots.

(L10D03) Those are entry level homes. They're narrow. The bedrooms are very small. For people who are first time buyers, it definitely is what they can afford. ... Don't get me wrong: these people aren't moving in saying, 'oh, great, I can only afford the ghetto.'

Inexpensive townhouse dwellings raised potential concerns for respondents, as the allusion to 'ghetto' suggested. A Surrey councillor (S07C04) described some of the townhouses constructed as a poor quality, crowded option: he worried that people would see Surrey as 'wall-to-wall cheap housing'. A Markham resident (M10R04) suggested that 'turnover' is an issue in townhouse projects. In Barrie a resident described older townhouses as having problem residents.

(B10R01A) A big problem [with the older area] was that with these town-homes came unsupervised children. And when they started lighting fires in the greenbelt behind our house or climbing over the fence and swimming in the neighbour's pool when they were fully dressed and couldn't swim, we thought maybe we would move to a better area for our kids to grow up in.

While occupying a townhouse constituted an expected stage in expensive housing markets in the Vancouver area, in Barrie (where the cost of housing is lower) the explanations for why people lived in townhouses differed. A Barrie resident described townhouses as an alternative to renting appropriate for households without children, without two spouses, or families unfamiliar with the city.

(B10R09) They still need a little mortgage. Instead of paying rent, they may buy a townhouse. So there is a demand for townhouses because again that's usually a separated family or a new family to Barrie who just wants to buy a townhouse, get to know the city, and then move to a house somewhere else. *Q. So it's something transitional?* (B10R09) It's a transitional form of living. A young couple may buy a townhouse first before they then transition to a single-family home. What do they need more for? They are still working. They maybe have a small dog, no children.

Some respondents suggested that they could see conditions changing in their communities as the cost of housing continued to escalate. What most described as transitional, some perceived was becoming the new norm. A developer in Langley explained the company's decision to consider building three-bedroom condominium apartments in the region.

(L10D01) The traditional sort of progression would be that you would be in a condo, then a townhouse, and then a house. As your family got older and more mature, more people were in it. ... [But now] some buyers are recognizing that they are going to probably stay in a condo. They are not going to go through the traditional progression of condo to townhouse to detached home. And so we are

starting to accommodate that now.

Respondents also described townhouses as providing options for empty nester households looking to downsize from their detached houses. They identified differences between the form, size, and quality of townhouses being built for the downsizing market. A Langley developer (L10D03) noted that ‘now we have a mix of smaller and larger [townhouse] units and we can attract both the first timers and the downsizers’. While some townhouse projects targeted both the senior and the young family markets, respondents identified narrow multi-level units as appropriate for families entering the home ownership market and the wider townhouses with upscale finishes as affordable only by downsizing empty nesters. Several respondents indicated that the latter group represent a smaller proportion of townhouse buyers since many aging households are choosing to remain in their detached homes

The proportion of new detached housing and other housing types differed among the cities studied (Table 3). As land values and development costs increase, condominium apartments and townhouse projects become more prevalent. Central city areas and high value locations (such as Barrie's lake front downtown) are attracting multi-unit housing developments geared toward singles and young couples entering the home ownership market or seniors seeking to downsize. In Langley, Surrey, and Markham, where housing costs are highest, townhouse projects account for a large share of dwellings marketed as family housing. In more affordable housing markets, single-detached homes continue to be the bread and butter of developments aimed at young families.

Table 3: Proportion of housing starts by city and housing type (2008 - 2010 inclusive)

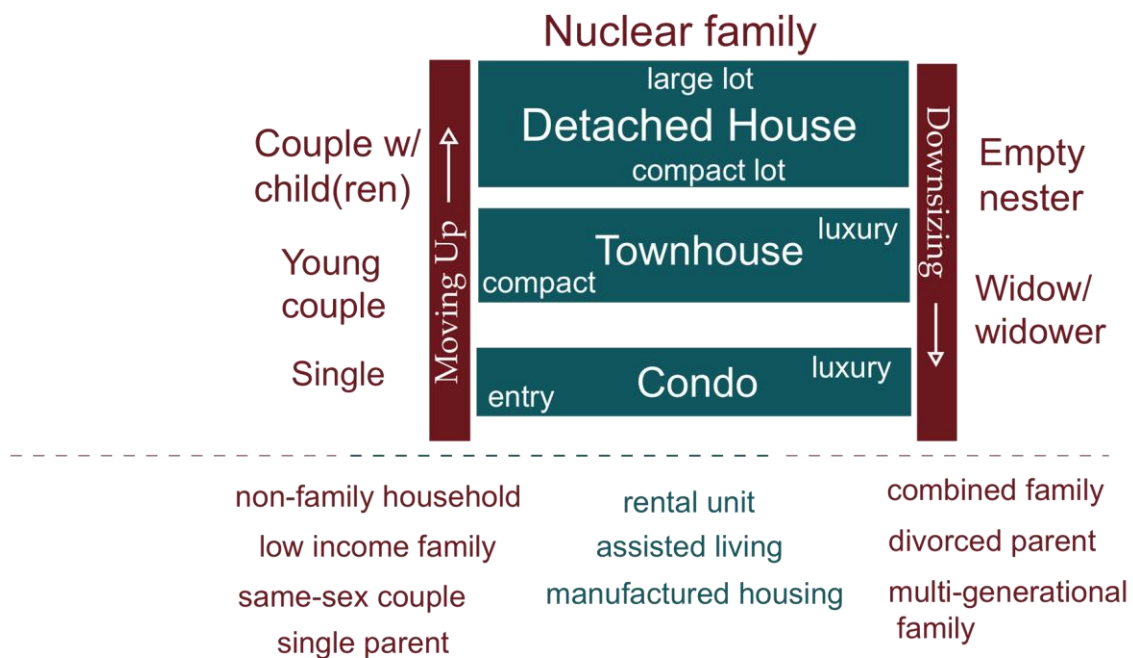
Cities Studied	Single-detached	Semi-detached/Townhouse	Apt./Other	% Single-detached	Median price of single-detached (2010)
Langley Township, BC	641	607	1002	28%	\$699,000
Surrey, BC	4,599	2,934	4,222	39%	\$610,000
Airdrie, AB	1,963	368	292	75%	\$389,700
Calgary, AB	11,328	3,695	6,831	52%	\$441,820
Barrie, ON	839	204	590	51%	\$368,695
Markham, ON	2398	1,427	1,461	45%	\$539,990

Source: CMHC (2011)

Going Full Circle in Life

Interviews with those producing and consuming housing in these three regions of Canada indicated that homeownership remained the expected trajectory for ‘young families’: that is, households as they reach the child-bearing stage. The single-detached house represented the ideal but in the face of extraordinary housing costs in some regions respondents suggested that they were rewriting understandings of the steps it would take to achieve aspirations. The rungs from renter to home owner—the primary status differentiations noted by Perin (1977)—have been complicated and overlaid by a multi-stage progression in the size and affluence of households and the size and amenities of homes (Figure 3). Condominium and townhouse living has been normalized as steps within the progression to a house, especially in the most expensive housing markets. Housing was articulated as a chronicle of perpetual housing consumption associated with changing household circumstances.

Figure 3. The housing ladder



What factors contributed to these changes in consumers' housing trajectories? Certainly the primary determinant cited by respondents was the cost of housing relative to household income. In these cities the cost of housing accelerated much more quickly than incomes. Inflation in land values and housing costs reflect several practices. First, development companies and builders have become bigger, more vertically integrated, and more effective at establishing control over land in the periphery of major cities: thus they can manage the release of land to protect land values and have become increasingly interested in achieving higher development densities. They have perfected segmented marketing strategies that understand and (re)produce household cycle dynamics and that

frame development phases in forms and language that appeals to particular price points and household stereotypes. Second, those eager to enter the housing market find banks and lenders ready to offer long term mortgages at low interest rates: credit pre-approvals encourage consumers to buy the 'most house they can' in a market presumed to be continually escalating in value. In that context, people feel increasing social and economic pressure to get a toehold in the housing market to secure their long term prospects. High rates of homeownership in some of the cities studied are only possible because of the growing incidence of condominium living.

Planning policy in Canadian cities encourages a mix of housing types in an effort to accommodate diverse community residents. Provincial governments, local planners, and municipal councils have established the policy context to provide a range of options and to normalize higher density housing forms. Provincial policies in Ontario and in British Columbia seek to protect agricultural land around major cities from development and facilitate local planning policies to promote higher urban densities (Grant, 2009; Harcourt *et al.*, 2007). Policies to encourage redevelopment of low density suburban land in the Vancouver area played a role in changing community character in Langley and elevating the costs of land to over a million dollars an acre in Surrey. Multi-unit housing has become the main strategy for promising affordability in housing policy.

The interviews indicated that planners and councillors in several communities were trying to help consumers imagine new housing options that let them go, as one Calgary councillor (C07C11) said, 'full circle in life' in one community. Plans in several cities used the language of 'complete communities'. A councillor in Airdrie explained the revised housing ladder script:

(A10C01) I mean it really is about that whole complete community. When I'm explaining it to people, I say, 'you're just getting out of university, you're getting your first job, and you live in maybe a small one-bedroom apartment condo. And then you find the love of your life, and now you want a little bit more room. And maybe you've moved up to a townhouse condo. And now you discover that you're about to have a whole whack of kids. And perhaps a garage-less single-family house is your first stop on a house. And then after a while, wildly successful careers, you work your way up to the big estate home on top of the hill. And then your kids bail on you and you are alone. And the next thing you know, you are finding yourself back into maybe a two-bedroom condo apartment sort of thing.' So you have to allow for all of that to occur within our community.

Urban plans in Canada have talked about the need to increase densities since the 1970s but only in recent years have developers and consumers become more responsive to the idea. A Surrey developer dismissed the notion that policy drove the change.

(S07D01) Recently, when the developers are doing the multi-family the city is turning around and saying... 'You are finally listening to us.' I say to them, 'No, not at all. We are listening to you, but that's not the reason why. It is land values.' With exorbitant land prices, multi-family housing is becoming the only affordable option.

If people did not want to buy condos and townhouses, the transformations underway would not transpire. Although the interviews revealed that older stereotypes of suburban living have not disappeared, newer images of city living are changing the suburbs. Several respondents reinforced fears about raising children in urban contexts where neighbours behaved badly or private outdoor space was unavailable. At the same time, though, they found ways to redefine the owned townhouse as an appropriate transitional step for households on the way to attaining detached houses suitable for raising children. Respondents revealed the strength of new stereotypes of urbane city life: of young, upwardly mobile individuals and retired couples enjoying city life. These townhouse and condo residents—especially those who inhabit upscale projects—enjoy what one of Perin’s respondents in the 1970s called ‘a poor man’s way of living like the rich man’ (Perin, 1977, p. 58).

Respondents generally saw the transitional nature of condominium living and ownership as suiting the transitional nature of the households inhabiting them: expected to be en route to marriage and child-bearing (life events that should trigger new housing purchases). The discourse treated condominium ownership as a stage in a maturation process, in what Perin (1977, p. 42) called the ‘correct chronology of life’. One condo owner (C10R07) interviewed described the licensed irresponsibility that such ownership permitted: ‘I wanted something really low maintenance, so a condo fit the bill: because my house would be the one that people call and complain about.’ Condominium ownership was described as suiting lifestyles focused on leisure or work. A Toronto real estate report painted a cheery picture of condo living, quoting an executive vice president as saying,

The lifestyle has also gained a foothold with younger, hipper audiences, as the definition of homeownership evolves with the changing demographic. Dreams of the small home with a white picket fence are being replaced by the funky loft apartment in close proximity to shops, restaurants, and entertainment. (Re/Max, 2010, online)

The number of steps in the process toward achieving the desired detached home differed across the cities. In Barrie, where costs were lower, respondents presumed fewer steps than respondents described in other cities, and considered condos as suitable only for empty nester households. Respondents felt the need to explain situations where households inhabited housing types that did not fit the presumed sequence. Planners and developers recognized that housing prices have jumped so high in British Columbia and Alberta that, as a developer in Airdrie (A10D05C) worried, ‘you will reach a point where the single-family option has just become unaffordable for the average Joe Worker’. Some actors noted that the detached house may not be an achievable target for many households, but may be limited to more affluent ones: those with wildly successful careers. A few respondents talked about offering alternative scripts that featured apartment living as an option for households with children. For instance, a Langley planner opined that families may come to accept apartment living.

(L10P01) You can actually find a good critical mass of articles about raising children in a very highly urbanized area. ... So this whole thing about raising kids with a backyard is changing. So I think hopefully it’s a fact of life, and those with

single-family homes will be a minority. ... Maybe people can raise kids in three-bedroom apartments in the future: many other countries do that.

A Surrey developer suggested that it will take decades for people to stop dreaming of detached homes.

(S07D01) People still want single-family. It is starting to evolve. If you go downtown now—or in some of the higher density areas in some of the other communities—you see baby strollers. You didn't see that five years ago, right? Before it was just singles and new couples without kids; now you are starting to see kids in these places. They still want to have the piece of dirt in the backyard for the kids. Is that changing? Yes, it is changing. Will it disappear at some point? Maybe. But, that won't be for a hundred years. The planners want to see that vision of theirs come true, but it is not going to happen in the next five years, or ten years, or maybe even 50 years. You have to wait a few cycles, and then people's expectations start evolving.

Throughout the discourse on housing pathways respondents said little about households that did not fit the hetero-normative progression or about housing types other than condos, townhouses, and detached houses. While occasional comments about 'Joe Worker' or 'Joe Average' acknowledged the challenges that working-class households find in obtaining housing in these communities, the discourse assumed social and economic mobility for growing households over time as they moved to 'a better area' or the 'big estate house on the hill' to raise their families. The premise that wealth accumulates naturally with age and household composition led some respondents to wonder how young families could afford expensive homes in upscale communities. Although some respondents acknowledged that condominium units were being bought by foreign investors in search of quick gains, none of those interviewed articulated long-term fears for investment values.

This preliminary analysis illustrates the effects of rising home prices on understandings of Canadian housing dreams in rapidly growing cities. Should housing prices collapse in Canada as they did in Japan in the 1980s and in the US in recent years—a situation forecast by some economists (CBC News, 2011a, 2011b)—the steps being added to the housing ladder may change again as people adjust their expectations in line with lifestyle interests and economic prospects.

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