

that the insurance industry recovers these costs from consumers of insurance through rate increases and higher deductibles. Moreover, he pointed out, in residential areas that have experienced continuous break-ins some residents may have difficulty purchasing insurance at any cost:

Insurance companies obviously can't charge enough premiums in some cases to keep paying for the losses. People cannot afford these premiums. A \$10,000 loss on a \$350 homeowners' insurance policy. . .it obviously takes a great number of them to pay up those losses. . .The result is that some areas become almost uninsurable and many residents have difficulty in obtaining any insurance after a while. (83:61)

In addition to insurance costs, Canadians spend an unknown amount annually on alarms, locks lighting and private security.

Crime negatively affects a community in a number of interrelated ways. The desirability of a neighbourhood, community, or city as a place to live and visit is influenced by safety considerations.¹⁸ Michel Hamelin, of the Montreal Urban Community and of the Federation of Canadian Municipalities, emphasized in his submission to the Committee that the quality of life in a city is primarily determined by public safety. Economic development and environmental and urban planning efforts designed to improve the quality of life are destined to fail if high levels of crime and fear prevail, he said. (70:25) Sergeant Don Evers of the Saskatchewan Crime Prevention Network described the problem in a striking metaphor.

Just as cancer eats away at people, crime eats away at our communities and societies. If we do nothing about it, it will continue to grow and it will erode everything. (83:25)

Crime, and media reports of increased crime, produce insecurity and fear in homes, neighbourhoods and cities. In a Maclean's/CTV poll published in January 1993, 50% of Canadians reported that their feelings of personal safety from crime had become "much worse" or "somewhat worse" over the past five years.¹⁹ Fear is controlling; it restricts autonomy and can result in withdrawal from normal movement and activities. Nationally, one quarter of Canadians in 1989 indicated that they did not feel safe walking alone in their neighbourhood after dark; in 1992 this view was held by 33% of Canadians—55% of women and 11% of men.²⁰ Gender, age and place of residence are factors that influence perceived risk of personal victimization. High levels of concern for personal safety were expressed by women and the elderly living in urban areas.²¹ In her testimony before a Parliamentary Committee studying violence against women, Dr. Glenda Simms, President of the Canadian Advisory Council on the Status of Women, was critical of the limits that concerns for personal security impose on women's autonomy.

¹⁸ Irvin Waller, (1991), p. 6.

¹⁹ Maclean's/CTV Poll, "The Fear Index", *Maclean's*, 4 January 1993, p. 24-26.

²⁰ *Ibid.*

²¹ Statistics Canada, Canadian Centre for Justice Statistics, *Juristat, Public Perceptions of Crime and the Criminal Justice System*, Vol. 11, No. 1, Cat. 85-002, Minister of Industry, Science and Technology, Ottawa, January 1991.