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The Cooperative Advantage for Social Inclusion Meets Uncooperative Government Regulation: International Cooperative Principles and Cooperative Housing Regulation in the Province of Ontario, Canada

ABSTRACT

Canadian housing cooperatives are a tool for building an inclusive society, bringing together people diverse in income, race, age, and ability/disability. This six-year case study of an Ottawa, Ontario, Canada housing co-op found that co-op housing provided benefits for its members: reducing the depth of poverty; increasing physical, material and emotional help; and catalyzing social integration, greater social capital, safer communities, organizational experience, skills-building, networking, and political mobilization. However, the legal framework in which co-ops operate and a lack of resources prevent Ontario housing co-ops from fully adhering to International Co-operative Alliance principles and ensuring that all members benefit equally from co-op housing.

KEY-WORDS

COOPERATIVES; HOUSING; SOCIAL INCLUSION; SOCIAL CAPITAL; PUBLIC POLICY; POVERTY REDUCTION

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1. Introduction

In his influential book, *Development as Freedom*, Amartya Sen (2001: 74) states that an inclusive society is: “characterized by ... a widely shared social experience and active participation, by a broad equality of opportunities and life chances for individuals and by the achievement of a basic level of well-being for all citizens”.

Although Canada is a highly industrialized society in which most people enjoy a good standard of living, Canada has a long way to go to meet Sen’s requirements for a truly inclusive society. According to the Organisation for Economic Co-operation and Development, Canada ranks among the industrialized countries with the most income inequality (OECD, 2008) and higher than average child poverty (OECD, 2014). It is clear that despite rich natural resources and a healthy GDP, Canada has not achieved equality of opportunity or a basic level of well-being for its citizens, the vast majority of those needing assistance being families with children who rely on food banks because they cannot afford to buy food (Food Banks Canada, 2013). Neither has equality of opportunity or basic well-being been achieved among Indigenous communities in Canada—and Indigenous women in particular, highlighted by the disproportionate number of missing and murdered Indigenous women (RCMP, 2014)—or the 300,000 Canadians who are visibly homeless and living on the streets or in shelters (Wellesley Institute, 2010).

There is also an affordable housing crisis in Canada. Almost 1.5 million households, which is about 13 per cent of Canadian households, are in “core housing need” which “means that they cannot locally access a home that costs less than 30 per cent of their before-tax household income, which also has an adequate number of bedrooms for household members and does not require major repairs” (CHRA, 2011). The stock of rental accommodation, particularly at the more affordable end, has been declining in Canada over the past few decades, incomes for the middle and lower income brackets have stagnated or declined, rents and the cost of homes have risen, and social benefits have been reduced. TD Economics (2003) attributed the decline in rental stock to two main factors: developers can make a much faster and larger profit from building condominiums and houses for home ownership, and federal and provincial policies have exacerbated the problem, which I will be pointing out throughout this paper. Clearly, the capitalist market model has not worked to meet the demand for affordable housing in Canada.

Hyman et al. (2014) discuss the shift from social exclusion (outcomes such as homelessness) to social inclusion (processes, resources and conditions that support equality). Building social capital networks, particularly among the disenfranchised and between the disenfranchised and those with more power, has implications for people’s ability to be fully participating citizens, and for social and economic well-being and inclusion. Social inclusion, as Sen also points out, is a matter of helping people develop the networks and participation skills they need to take action to change social and economic structures. Canadian housing co-ops, I argue, have the potential to promote positive social change through building social capital and inclusion across barriers of income, race, ethnicity, immigration status, gender, sexuality, health status, age, family status

and other divisions at the micro level within co-ops, and at the macro level through the political mobilization of co-op members.

Housing co-ops not only provide affordable housing in well-maintained, democratically controlled buildings, but are also an important source of building social capital across socioeconomic and demographic groups. Canadian housing co-ops are mixed income, that is they have members whose incomes are low enough to receive a housing subsidy and middle and upper-income members who do not receive a subsidy and with rents linked to market rates. Moreover, urban housing co-ops particularly meet a need in response to the lack of community felt in modern societies in which many are transient and fewer people know their neighbours.

This article discusses a subset of results of a six-year case study of a housing co-op in Ottawa, Ontario, Canada incorporated as a housing cooperative under Ontario provincial legislation in the 1990s. Using a mixed methods case study approach, the article focuses on the benefits to members of being a part of the co-op, and the impact of public policy on how well Ontario housing co-ops are able to adhere to the International Co-operative Alliance (ICA) principles of open membership, democratic control, economic participation, independence, cooperative education, cooperation among cooperatives, and community. It also outlines areas of improvement for the Canadian co-op housing movement, including cooperative housing regulation in the province of Ontario, in terms of building social inclusion among co-op members.

1.1 Housing cooperatives in Canada

Cooperatives as institutions of mutual aid and support are one way to enhance social inclusion and social capital in society and meet the needs of people who are not well-served by market forces. These may include people who are living on low incomes for whatever reason, such as inadequate pension in old age, racism in housing and employment, mental and/or physical disabilities, unemployment, significant unpaid caregiving responsibilities, skills and educational levels that are not in demand, lack of experience or qualifications that are not recognized in the country of immigration, uncertain immigration or refugee status, trauma, intergenerational poverty, and employment in low wage occupations. Housing cooperatives in Canada are mixed-income communities, in which a certain percentage of units are reserved for people living on incomes low enough to receive a subsidy. In co-ops created in the 1970s, the ratio was often fifty-fifty in terms of low-income to full market rent units, but certainly in Ontario the ratio increased in favour of more subsidized units. The co-op in this case study had 60 per cent of units reserved for people living on incomes low enough to receive a subsidy, and 40 per cent for people whose incomes were too high to receive a subsidy.

Cooperatives have been recognized internationally as an alternative organizational model able to more than adequately function as more equitable forms of businesses within or in spite of the capitalist model. They also differ from many not-for-profit organizations in that, in a co-op, the

beneficiaries are in control, making up the board of directors and each one having a vote¹. Although many kinds of formal and informal structures are referred to as “co-ops”, the housing cooperatives discussed in this study refer only to those that:

- are legally incorporated under federal or provincial legislation as housing cooperatives;
- where applicants for housing units undergo a membership interview process;
- have boards of directors completely made up of co-op members;
- oblige members to participate in members’ meetings to approve budgets, audit statements and other major decisions;
- provide rent-geared-to-income (subsidized) housing for a majority of members; and
- are a part of a world-wide cooperative movement which includes financial co-ops (credit unions), farm, retail, funeral, artist, worker, producer, and other kinds of co-ops.

Housing co-ops are different from consumer or producer co-ops in that they are not “collectively owned either by its customers (a consumer cooperative) or by its suppliers (a producer cooperative)” (Hansmann, 2013: 2). The Co-operative Housing Federation of Canada (CHFC, 2014c: par. 2) specified that “[t]he members do not own equity in their housing. If they move, their home is returned to the co-op, to be offered to another individual or family who needs an affordable home”. The majority of co-op members (but not all) live on low incomes, for whom any kind of home ownership is out of reach. Those who can afford to buy a house but choose instead to live in a co-op tend to do so for the sense of community.

Not-for-profit housing (NFPH) also exists in Canada, alongside cooperative housing. NFPH is often created by citizens or organizations for the purposes of providing specialized or affordable housing to certain populations. There are several legal and practical differences between NFPH and co-ops. NFPHs are incorporated under different pieces of legislation and are subject to different laws and requirements. For example, many NFPH providers are free to apply for charitable tax status which can aid in fundraising, co-ops cannot. People who live in NFPH are not required to participate in the running of the building or housing provider, whereas co-op members are required to attend meetings and participate in the management of the co-op. NFPH residents do not necessarily vote for or sit on the board of directors, although this may be allowed in some NFPH depending on the constitutional structure. By definition, co-op members democratically control their own housing, and are required to attend meetings and vote on candidates for the board of directors, review and pass audited financial statements and budgets, and pass by-laws and policies. NFPH may also be mixed income, like housing co-ops, but many NFPH providers cater to certain populations only, for example, 100 per cent of residents may be living on lower incomes, or be mentally ill, etc.

There are 2,220 housing co-ops in operation in Canada, representing over 91,000 households. Co-op members tend to be diverse in terms of income, race, immigration status, physical and mental ability/disability, and family status (CHFC, 2014b). Ottawa housing co-ops are represented

¹ This can be the case in some not-for-profit organizations, but it is not a defining characteristic.

federally by the CHFC, provincially by the Co-operative Housing Federation - Ontario Region, and locally by the Co-operative Housing Association of Eastern Ontario (CHASEO). The CHFC is a member of the ICA.

1.2 Method

The study referred to in this article was conducted in fulfillment of an interdisciplinary doctorate in Canadian Studies, drawing on sociology, anthropology, geography, economics, social work, community development, political science and policy studies. It was a six-year (2004-2010) case study of a housing cooperative in downtown Ottawa, Ontario, Canada. The co-op members were socioeconomically diverse. Sixty per cent were living on incomes low enough to receive a housing subsidy. The other 40 per cent had incomes high enough not to qualify for a subsidy. A written demographic survey revealed that the co-op was also diverse in terms of race, ethnicity, language, immigration status, sexual orientation, age, abilities, family status, and health status. The co-op at one point had an HIV/Aids housing policy, which reserved two units for people living with HIV/Aids. As in any community, there were also members living with mental illnesses and addictions.

All participants had at least one thing in common: as in most housing co-ops in Canada, they all went through a membership interview when applying to the co-op, promising to dedicate at least four hours per month of volunteer labour, and indicating an interest in community life and getting to know their neighbours.

Twenty-five of the 48 co-op members were interviewed, and both quantitative and qualitative data collected about their participation inside and outside of the co-op, sense of belonging, voting, trust, social networks and self-esteem. In addition to the quantitative data collected, research participants were also asked why they participated in the co-op to the level they did, asked open-ended questions about their experiences at the co-op, and asked what suggestions they had to increase participation and get members to get to know each other better.

Co-op minutes and policies were analyzed, written materials gathered from co-op housing associations, and interviews performed with key informants outside the co-op, such as a municipal councillor, co-op coordinators, and staff of co-op housing associations. I also took detailed notes as a participant-observer participating in general members' meetings, some board meetings and in other co-op events over a period of six years. Some members and key informants clearly identified the changes to Ontario social housing policy in the 1990s as a problem affecting the functioning of the co-op, so I also undertook a policy analysis of the Ontario *Social Housing Reform Act* (SHRA) and related regulations. The SHRA has now been replaced by the *Housing Services Act* (HSA), but the analysis of how this piece of legislation affected the ability of the housing co-op to foster social inclusion is still useful, as the key problematic elements of the SHRA, which I will delve into throughout the article, are also present in the HSA.

The case study yielded data that were rich and textured. Only the data related to the following questions are discussed in this article: (i) How do housing co-operatives benefit their members? (ii) How does public policy influence the ability of Ontario housing co-ops to adhere to the International Co-operative Alliance (ICA)/Co-operative Housing Federation of Canada (CHFC) principles? (iii) What are the challenges faced by Ontario housing co-ops in living up to their potential?

2. Results and discussion. Contradictions between co-op principles and the current realities of Ontario housing co-ops: The role of public policy

The housing co-op did a number of things well, at least for a majority of members. This included providing rent-geared-to-income (RGI) housing, which reduced the depth of poverty in the community, and facilitating social inclusion. Members provided each other with physical and material help, emotional help, and greater security. The co-op also provided many opportunities for networking, skills-building, social integration and political lobbying and mobilization. In their study of women living in social housing, private rental housing and co-op housing in Winnipeg, McCracken and Watson (2004: par. 20) found that: “The women living in cooperative housing told us that stable, adequate and affordable housing helped them improve their health, economic status and gain skills”. These findings were confirmed in the present study.

Major challenges also existed. Unlike the assumptions made in some of the social capital literature, racial and cultural diversity were not the roots of insurmountable problems in this co-op. The major obstacles were the inability of the co-op and its members to deal with members with mental health issues, and personality conflicts that led to disruption in the functioning of the co-op. The legal framework within which the co-op operated was also antithetical to the co-op’s ability to embody the International Co-operative Alliance principles in full.

In several ways, direct contradictions existed between the seven co-operative principles and the realities of Ontario housing co-ops during the study period (2004–2010). The ICA updated and published the seven cooperative principles in 1995, and these were endorsed and adopted, in modified form, for housing co-ops in Canada by the CHFC (2014a). The CHFC’s version of the cooperative principles are: open membership, democratic control, economic participation, independence, cooperative education, cooperation among cooperatives, and community. Each principle and definition is listed below, with an analysis of how Ontario co-ops try to adhere to the principle and where they are impeded from doing so by public policy. For comparative purposes, both the ICA and the related CHFC principles are given.

During the study period, the *Social Housing Reform Act* (SHRA) was the key piece of legislation governing co-ops and other social housing providers in the province of Ontario, where the co-op under study is located. The SHRA was introduced in 1995 and was replaced in 2012 by the *Housing Services Act* (HSA). All of the policy elements discussed below are still a part of the HSA, unless otherwise noted.

2.1 Principle 1: Open membership

ICA principle:

Voluntary and Open Membership: Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

CHFC principle:

Co-ops are open without exception to anyone who needs their services and freely accepts the obligations of membership.

Provincially-regulated Ontario co-ops cannot just accept any applicant they choose. Under the SHRA and the HSA, applicants for subsidized units must be referred from the centralized Social Housing Registry, which is a list of all subsidy applicants in the municipality for any kind of subsidized housing, not just co-ops. Before the SHRA, people sought out co-op housing because they were attracted by participating in a community. They had to find out about the co-op and apply directly to the co-op. Now, the people at the top of the Social Housing Registry are desperate for housing, and may say they want to live at a co-op simply because it increases their chances of finding housing earlier. Applicants must still undergo the membership interview process, but it is easy to claim to be willing to donate four hours per month of labour when one really needs somewhere affordable to live, and there is no legal way to enforce participation in provincially-regulated co-ops. This could potentially lead to splits between market and subsidized members, should most subsidized members have no real interest in co-op life.

However, where the co-op does have control is in interviewing every potential member, and accepting or refusing that person for membership. An observation of how the Membership Committee functioned and on what basis people were refused membership raised an issue of social justice versus the smooth functioning of the co-op. The co-op was the keeper of subsidized units. However, some applicants were not able to contribute skills or were not convincing about their commitment to participation and community. The question then arises of how being rejected for membership affected some of these applicants, many of whom were living on low incomes and/or facing other challenges such as low levels of functionality in English², obvious mental illness, or inability to make a good first impression. Canada has well-articulated human rights laws that prohibit discrimination on the bases outlined in the ICA principle. However, the perception by co-op members who do the interviewing about “who would make a good co-op member” could in fact be influenced by common stigmas and the reality of insufficient capacity.

² Of all the co-op members at the time who were known to be immigrants, all but one had an excellent command of English, and all but one (not the same one) had post-secondary education. There was also a Canadian-born francophone whose ability in English was limited.

Ben-Ner and Ellman (2013) described the risk of mismatch between the type of individuals who work in cooperatives and the needs of an effective organization design. Unattended mismatches typically grow over time until their negative impacts becomes so severe that they end in the demise of the cooperative.

In a related vein, housing co-ops are in a difficult position when it comes to balancing open membership with the need to accept members who have the skills to work with others. Housing co-ops are challenged to be inclusive, which necessarily means capacity-building for some who could benefit most from membership but who might not be able to participate as expected by incumbent members. As a small co-op, the co-op in this study had very limited ability to provide training.

Although nobody forces anyone to live in a co-op, the voluntary nature of membership is confronted by the reality of economic need. If those paying market rent do not like the co-op, they are in a better position to find alternative housing. If people living in subsidized units don't like the co-op, some found themselves trapped there for lack of any affordable alternative. This contributed to a sense of powerlessness among some of these members, despite the fact that the co-op is democratically controlled.

2.2 Principle 2: Democratic control

ICA principle:

Democratic Member Control: Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organised in a democratic manner.

CHFC principle:

Co-ops are controlled by their members, who together set policy, make decisions and elect leaders who report to them. In primary co-ops each member has one vote.

Co-op members are required to attend four general members' meetings per year in which they: may present themselves as candidates for the board of directors; elect the board of directors; amend and pass the annual operating budget, review and approve the co-op's audited financial statements; and discuss and create or amend by-laws and policies. A quorum of at least 51 per cent of members is required for votes to be valid. Although all members are required to attend, in reality not all do because of scheduling conflicts with shift work or classes, lack of child care, mental³ or physical illness, or alienation. Nevertheless, only once in the six-year period of this study was quorum not obtained. In that case, the meeting was then rescheduled and quorum was obtained.

The SHRA determined that the following were under the final control of the Province, not the housing provider (including co-ops): corporate structure, by-laws, operation, management,

³ For example, one member was agoraphobic, and participated mainly in ways that avoided being in large groups.

maintenance, selection of property managers, participation in a generalized waiting list system for subsidized housing, eligibility rules, occupancy standards, priority rules, relationship with occupants, system of pooling capital reserves, group insurance, system for the renewal or replacement of mortgage financing, and “such other matters as the Minister considers to be necessary or desirable”. So although the co-op claims it has democratic control, many key decisions, including major aspects of the budget, are actually made by government.

Although in practice, the Province or the City does not interfere in matters such as selection of property managers unless there is a problem that may require intervention, it is still difficult to see from this list in what way Ontario provincial co-op members have democratic control of their own affairs or are truly “independent”. Even the annual housing charge increases were dictated by the Province, and members had to either rubber-stamp the increase or live with serious financial penalties that would eventually bankrupt the co-op. The HSA contains a bit more flexibility but mainly for the municipality rather than for co-ops.

In addition, where members do have some control, as in certain decisions involving other members, the results of this case study show that members sometimes vote for policies and penalties that oppress other members. Many of the decisions boards and members made about other members were sources of conflict, and were sometimes infused with personal rancour. Examples included whether the co-op’s insurance should pay for damage made to members’ property during work in a member’s unit performed by the co-op. In most cases, members at meetings tended to compensate or waive penalties for members who were liked, but did not compensate or waive penalties for members they did not like, regardless of the similarities of the situations. Conflicts arose from time to time regarding staffing, as well. To some members living on low incomes, the co-op coordinator’s salary appeared high when it was in fact the market salary for the work. In addition, some members on the board of directors did not have management experience or a sense of professional salaries, benefits or expectations. This may have been a factor in the resignation of some of the co-op’s coordinators.

The Canadian co-op housing movement has responded to various management and governance challenges through establishing the “2020” visioning and certification process. This began with the necessity to plan for the end of federal government operating agreements with housing co-ops established under federal programs. Most of these operating agreements are due to expire between 2015 and 2028, leaving large numbers of federal co-ops with no structure or financing from the federal government. While this should give them more freedom—the federal government will no longer dictate or manage their affairs and their mortgages will have been paid off—they will also no longer receive RGI funding from the federal government. Although the co-op in this case study is not a federal co-op but is incorporated under Ontario law, and it is nowhere near the end of its operating agreement with the Province of Ontario, it has benefited from the federal CHFC program for all members co-ops which provides trained facilitators to help the co-op develop a 2020 vision and mission statement. CHFC also provides a toolkit of resources to help co-ops put “co-op values to work for your co-op” as well as develop good governance, principled leadership, sound

management, a plan for capital replacements and longer-term investment, a long-term budget and an examination of refinancing options. CHFC certifies any co-op which can show that it can meet the standards it sets, and the co-op in this study received this certification. The 2020 process tends to focus on governance and financial structures, but does not draw on the lessons from the literature about organizational dynamics. Even though a co-op may gain this certification, this does not mean that all members are trained to carry out the main tenets of certification.

Despite these challenges, the expectation and motions of democratic control had a beneficial effect for some members in the following ways: members who had no opportunity to sit on a board of directors of any organization now gained the experience of co-managing a multimillion dollar enterprise, and could add this to their résumé; members who had little or no experience working on committees with others gained this experience, which is also a valuable employment skill; members who had little experience with accounting had audited statements and operating budgets explained and gained an understanding of how the finances worked; members who had little experience with voting or elections could vote and see first-hand what the procedures were. In addition, this co-op was located in a 100 year old building which had only become a co-op in the 1990s. Due to the building's age, there were many competing and urgent maintenance issues, and co-op members elected to the board had to prioritize and decide what was do-able within a fixed budget. Here co-op members needed to, and did, develop and use skills of prioritization, financial management and planning regarding the co-op's maintenance issues. As such, for some members, going through the motions of democratic control contributed to their increased social inclusion in terms of gaining familiarity and skills that could help them better integrate in the larger society.

2.3 Principle 3: Economic participation

ICA principle:

Member Economic Participation: Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

CHFC principle:

All members contribute fairly to their co-ops, which they own in common. Co-ops pay a limited return (if any) on money people have to invest to become members. Surpluses are held for the future and used to improve the co-op's services.

The CHFC's economic participation principle emerged from the experience of other types of co-ops. Housing co-op members do not own their housing as individuals. When they move into the co-op, they become co-op members with the right to vote and sit on the board. When they move out of the co-op, they cease to be members. They do not buy or sell their unit.

The co-op under study was an entity registered under the province of Ontario's *Co-operatives Corporations Act*. However, the co-op was so tied to government financing during the life of the 35-year mortgage that it was essentially controlled legally and financially by the provincial government. Initially, the government had the power to place a co-op in receivership. The SHRA obliged co-ops and other housing providers to turn over all or most of their surpluses to the municipality. Now, some of the surplus can be kept for future repairs and capital projects. However, the surplus cannot be used, for example, for capacity building.

Before the SHRA, the co-op charged an application fee and membership fee. Application fees are no longer allowed (something I agree with) because it was a burden to lower-income people who were required to pay several application fees to the different co-ops that they hoped to join. The current membership fee is nominal and payable at the time a successful applicant moves in. Since economic participation is now nominal, Principle 3 for housing co-ops (and in the co-op under study) has evolved into the "sweat equity" of four hours of participation per month. However, the participation requirement was divisive and problematic. Every once in a while the issue of penalties for people who did not participate enough or at all in the co-op would arise, with some even suggesting a "wall of shame" to put up the pictures of non-participating members, or financial penalties. This is despite the fact that some non-participants were people living on low incomes and for whom financial penalties would be a hardship. The study also found that the harshest attitudes to people living on low incomes were from other people who were currently or formerly living on low incomes, which pointed to an internalized oppression or a tendency to judge others that, for some, came from experiences of a harsh life. The study found that many of the members who felt alienated, or were perceived as trouble makers, or went for long periods without participating had been diagnosed with a major mental illness (schizophrenia, obsessive-compulsive disorder, generalized anxiety disorder, etc.) that was not widely known among other members. Also, some members were physically ill and the extent not known to other members. Some had many conflicting work and family priorities. Some had had bad experiences participating in the co-op, particularly being criticized for their work or having to deal with unpleasant members, and had withdrawn their participation. Many members did not have the knowledge or training to understand why people behaved as they did.

If all 48 members of this co-op did their required four hours of work per month, this would result in 192 hours of volunteer work for the co-op per month. But the reality was that there was not enough unskilled work available to provide for everyone's four hours per month. Some of the work required professional skills that most members did not have, or required confidentiality, for example knowledge of who is receiving a subsidy, which members were uncomfortable having other members know. Finally, some of the work that was done by volunteers was criticized by other volunteers as not being good enough, and certainly an ongoing issue was a perception that some members lacked the social skills to do effective board or committee work. In short, some

members were essentially set up to fail to meet, or adequately meet, their four hour requirement of participation.

The organizational psychology literature (e.g. Jex and Britt, 2008) would be very useful for co-ops, particularly providing a concrete evidence base for what really motivates participation and structural issues that influence group dynamics. On the positive side, interviews revealed that there was no difference between the low-income and market rent members in terms of participation, including participation as the co-op's leaders.

There are also structural issues very much under the co-op's control which could be rectified in order to reduce conflict and ensure member rights. For example, Ontario housing co-op members should not have fewer rights than tenants under the *Residential Tenancies Act*. Since most co-op members were previously tenants in privately owned apartment buildings, the fact that the co-op required 65 days' notice of intention to vacate rather than the 60 in the *Residential Tenancies Act* led to serious conflict in the co-op. Members were caught by surprise when charged an additional month's rent they were not expecting to have to pay. Conflict arose when some well-regarded members had the rent waived by the members at general members' meetings or by the board, while others were required to pay it. In some ways, where the co-op was able to form its own rules, some members suffered.

The co-op also experienced conflict because of issues between members and the part-time co-op coordinator or the board. Centralized management of provincial/municipally-regulated housing co-ops could cut costs by sharing the administrative burden, providing centralized and specialized coordinator training, providing a free conflict resolution mechanism, and acting as an arbiter to ensure members' rights are respected and that rules are consistently applied.

A certain degree of centralized management is already provided for federally regulated co-ops in the provinces of Ontario, Alberta, British Columbia and Prince Edward Island through the Agency for Co-operative Housing, a not-for-profit organization linked to the co-op housing movement. The Agency, limited in its responsibilities, primarily ensures that federal co-ops are spending public money appropriately and vets budgets and other financial matters. It is limited in its responsibilities. This mostly oversight agency, however, is not available to provincially regulated co-ops in Canada, such as the one in this case study.

The economic participation requirement did bring participating members together across socioeconomic differences, which benefitted members in numerous ways related to social inclusion. Many members volunteered in organizations outside the co-op, and were able to share knowledge of these resources with other members. Several members interviewed found paid work through other members of the co-op. The co-op served to enable lower and higher income members to get to know each other and work together, which meant that some members could recommend other members to their professional networks.

Housing co-ops also can provide links to other community organizations, either in a formal way, or informally through members. During the study period, one member organized co-op members'

participation in the City of Ottawa's clean-up day, during which there was also a neighbourhood social gathering. This served to build links between co-op members and other residents in the neighbourhood, further contributing to social inclusion.

2.4 Principle 4: Independence

ICA principle:

Autonomy and Independence. Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

CHFC principle:

All agreements co-ops sign with outside organizations or governments should leave the members in control of the co-op.

Any organization in Ontario incorporated as a housing co-op must follow the framework and directives outlined by either the federal, provincial, or municipal governments, depending on which of these governments aided in the establishment of the co-op and the provision of the rent-gear-to-income (RGI) subsidy. As such, there is limited independence until the mortgage is paid off and then only if the co-op decides to no longer accept RGI subsidies from the relevant level of government. Members may pass by-laws, but these cannot supersede federal, provincial or municipal legislation or regulations, and co-ops have found that their by-laws are frequently not enforceable in the courts, particularly in cases of eviction of members for reasons not available to private landlords or other social housing providers.

Additionally, the legal framework under which co-ops are incorporated and the mixed-income housing they provide places limits on the amount and method of raising money and how funds are spent. The co-op under study did not have much in the way of discretionary funds, for example, for community development. So member control was often limited to decisions such as decorative colour schemes. However, other decisions were more significant to the lives of the members, such as which major repairs to prioritize. By-laws were generally adopted verbatim from templates provided by co-op housing federations.

Before the SHRA, the co-op had greater discretion in terms of meeting or exceeding its target of 60 per cent subsidized units. For example, if a member paying market rent lost his or her job, he or she could immediately be eligible, based on their reduced income, to receive a subsidy for the following month. At first, the SHRA regulations did not allow for subsidies to be given at all under these conditions. It required market members in this situation to apply to the Social Housing Registry and be placed at the bottom of the list, which in Ottawa was a seven-year wait. The co-op housing movement fought for and won the right of housing providers to extend subsidies to *in situ* market rent members who experience a drop in income severe enough to result in eligibility for subsidy. However, it is still not as flexible as the system used to be: the member must still apply to

the Social Housing Registry, and the subsidy only becomes available once the housing provider is below its target. This means the member must wait until a subsidized member no longer needs a subsidy through an increase in income, moving out, dying, or otherwise becoming ineligible. This is an insecure position, as there is no way to ascertain when any fortunate or unfortunate event might open up a subsidy space, which could be months or years in a small co-op.

Offering subsidized housing to market members who lose their source of income is important for several reasons: it maintains continuity of membership in the community; it offers help to a member of the community, which is what co-ops are supposed to do; it provides security of tenure which is not a feature of the private housing market where a loss of source of income means being unable to pay the rent; and it serves a social purpose through providing stable housing through a difficult time during, for instance, job loss, the loss of a spouse or parent, etc.. so that the member does not have to compound the difficult situation by having to find a new home.

The SHRA and its regulations created an additional and potentially large problem for both co-ops and other social housing managers in that it introduced a benchmarking system to bring social housing expenses into line, without considering expenses such as community development or the realities of rising utility bills. The cost of utilities, for instance, was benchmarked to a fixed percentage increase at a time when oil and gas prices were rising well above that percentage. As of December 2005, there were over 70 appeals to the Province from housing providers all over Ontario. Moreover, the preparation of appeals added to the paperwork that housing providers had to fill out, which was particularly onerous for small housing providers, which includes most co-ops such as the co-op in this study (a co-op with 36 units of housing and a part-time coordinator). In practice, this has meant that the SHRA has multiplied the amount of paperwork social housing providers were required to file by 12.

Another problem with the benchmarking system was the standardization of RGI subsidies given to the housing provider, regardless of the market rent value of the unit. The co-op in this study had some very large two-bedroom units and very small two-bedroom units, which also differed in amount of sunlight and other features. Before the SHRA, it did not matter who got the large two bedrooms and who got the small two bedrooms. The RGI subsidy provided 70 per cent of whatever the rent on the unit was. Under the new system, the co-op lost money if the people in the large two-bedroom units received RGI subsidies because the subsidies were set according to whether the unit is a one bedroom, two bedroom, three bedroom and so on, regardless of the actual square footage, appearance or advantages of the unit. This subsidy was set at far less than the co-op previously received in RGI for the large two-bedroom units. For example, the market rent on the large two-bedroom units as of April 2010 was 1,185 CAD per month, whereas the city benchmarked the rent for any two-bedroom apartment at 869 CAD, resulting in a loss of 316 CAD per unit per month every time anyone receiving a subsidy lived in a larger, more attractive units. This caused grief between neighbours and suggestions that the larger and more attractive two bedrooms should be reserved for those paying market rent, essentially creating a class system where one's location in the building would mark one as a subsidy recipient or not. This was a conflict situation created entirely by public policy.

2.5 Principle 5: Cooperative education

ICA principle:

Education, Training and Information: Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

CHFC principle:

Co-ops offer training to their members, directors and staff. Co-ops tell the public what they are and what they do.

Although training and education is now a part of the law for housing co-ops, the funds to engage in training and education are, on the whole, insufficient. Since co-ops provide mixed-income housing and are incorporated as cooperatives, they do not qualify under federal law as registered charitable organizations, which would broaden their ability to raise funds and finance more extensive training and education programs. However, some training and education initiatives are in place, but have shown mixed results to date.

The Co-operative Housing Association of Eastern Ontario (CHASEO), for instance, offers training, holding spring and fall weekend education sessions for co-op members at a central location. However, most co-op members had not attended any CHASEO education workshops. The co-op only had the budget to send a few members. CHASEO is also limited by its budget, which is made up of contributions from co-ops which are themselves limited in their budgets. HSA regulation now also requires social housing providers to prepare and follow a plan that includes: training staff and volunteers involved in a housing co-op's operations; succession strategies for the board of directors; and education of cooperative members about the governance of the cooperative. But as with CHASEO, most co-op members in the study never received any co-op training of any kind. Part of the issue is that neither the co-op nor the members may see the training as necessary, which is ironic, as sometimes the people most in need of conflict resolution training, for example, are those who need it most, which in this case would be the co-op's members themselves. The limited budgets of small co-ops is another barrier to training. Moreover, when co-op members do receive training, there is not necessarily any systematic follow-up whereby the trained co-op member communicates other co-op members about the training, beyond a description of a few sentences often in passing conversations.

Besides possible outreach initiatives to promote existing training programs and fundraising so that more co-op members can receive training, the themes covered by training programs should also be extended. Training programs, for instance, should not be limited to governance and operations, unless a wide view is taken of these areas, which includes member integration, volunteer management, constructive communication skills, and conflict resolution skills. Conflict resolution skills, in particular, need to be a part of co-ops and community development for all members, to provide shared norms about how to handle disputes when they arise. Conflicts are inevitable. It is

how we deal with conflict that can pull an organization through as a community or not. The co-op in the study did not have a conflict resolution by-law or policy, although one was considered at a general members' meeting but was never passed because ultimately it was not considered important. CHASEO also offers mediation services, but the co-op has to pay and all parties must agree to formal mediation.

Destructive atmospheres are not limited to co-ops, of course. The organizational management literature is filled with studies and solutions for poisoned workplaces and dysfunctional organizations, some of which could equally apply to other groups of people who do not communicate with each other effectively, or where there is a communication gap between management (e.g. board of directors) and those they manage (e.g. members). In particular, communication scholars Lutgen-Sandvik and Sypher's (2009) edited volume *Destructive Organizational Communication: Processes, Consequences, and Constructive Ways of Organizing* could be helpful. This book integrates theory and practice in addressing the human complexity of spaces in which people are required to work together.

One of the major positive findings of this case study was the cooperative movement's role in educating co-op members about considering co-op housing issues when voting in provincial and federal elections. A number of social capital theorists have discussed generating social capital to enhance political participation (e.g. Dekker and Uslaner, 2001; Badescu and Uslaner, 2003; Hooghe and Stolle 2003). For example, Hooghe and Stolle (2003: 1) in their review concluded that "it is now widely acknowledged that the presence of dense networks within a society, and the accompanying norms of generalized trust and reciprocity, allow citizens to overcome collective action problems more effectively". They expounded on two possible mechanisms: firstly that perhaps voluntary organizations and their various forms of social interactions give rise to the development of civic attitudes (society-centred approach); secondly, that social capital is embedded in governments, public policies and public institutions (institution-centred approach). The present case study yielded an example of a society-centred approach that succeeded also in part because the public institution (in this case, the City of Ottawa) took the action seriously. This bottom-up, social capital-driven initiative illustrates well how members, adequately organized and informed, can be a powerful force for change in their local communities.

Political education and action within co-ops can be initiated by members, or by the federations to which the co-op belongs. During the study period, the co-op, which, as has been already mentioned, is in a 100-year old building (which is very old for the city of Ottawa), was faced with the possibility that a modern (and according to many of the members, rather unsightly) 18-storey condominium building would be built directly behind it. This would have essentially blocked all sunlight to the co-op, literally and figuratively overshadowing the co-op, which is a heritage building. Moreover, it might have posed a structural danger from blasting during construction, as well as posing an inconvenience for a number of years from the noise and dust of construction. One co-op member in particular took it upon herself to write notices and round up neighbours

through door-knocking and face-to-face chats about the importance of opposing this proposed construction. This member was a very active participant in the co-op and everyone knew and trusted her. She found out when the municipal planning meetings were, and organized a dozen co-op members to go with her. At the meeting at which the developer's condominium proposal was discussed, the co-op members outnumbered all of the other people present, including City staff and other members of the public. Most of the co-op members took active part in the discussion, strongly opposing the construction on various grounds, using the city's own heritage district plan. In interviews for this study, some co-op members divulged that this had been their first public meeting. Some also said they intended to go just to be "bodies" of support, but once there, they gained the confidence to say something after other co-op members got the ball rolling. For many members, this was their initiation into finding out how municipal decisions are made and how to influence them. In the end, and due to this bottom-up initiative, the co-op members were successful in preventing the neighbouring development as the municipality decided that there was strong public opposition to the development in that location and turned down the developer's application. Condominiums had before and since gone up in that neighbourhood, including gutting heritage buildings to make room for them, but none were successful within a one-block radius of the co-op under study. The key co-op member spearheading the initiative acted as the "agent" (Krishna, 2002) helping community members organize effectively, learn about relevant issues of concern to them and how to organize around these issues, and linking the members to appropriate state officials.

Social capital is also helpful in developing a political voice and gaining resources through the "collectivity's connections to other collectivities" (Lin, 2008: 63). Another example of political action at the housing co-op involved a combination of a member initiative and support from the local co-op housing federation. A right wing and austerity-focused Progressive Conservative government was elected in Ontario in 1995, which initially announced its intention to sell off Ontario's social housing stock. The perceived threat to social housing lasted a number of years. Members of the housing co-op did not know what would happen to the co-op, their home. In response, one member with political experience formed the Political Action Committee. Most of the members who showed up to the meetings had never taken part in any protest, lobbying, petition signing or any form of action to influence the political process other than voting. Most were members living on low incomes who were afraid they would have nowhere to live, including a woman in her 70s. The local and provincial co-op housing federations prepared materials for members and lobbied government on behalf of housing co-ops. At the co-op in the study, the Political Action Committee prepared lobbying materials and engaged in role-playing practice so that one of the lower-income members gained enough confidence to meet with the local member of the Ontario Provincial Parliament. Although some others had more political experience than she did, she had the powerful and convincing voice of experience as she had lived with rats and leaks and had seen her home transformed by the co-op from a dilapidated building in which she had no say to a well-maintained and affordable community

home in which she was an active and valued member. Technically, the provincial government could have forced the sale of the co-op by withdrawing its bridge subsidy for the mortgage, and by withdrawing housing subsidies from the 60 per cent of co-op members who lived on incomes low enough to receive them. In the end, the co-op housing movement's initiatives were successful and no co-ops were sold or were forced to sell.

Voter turnout is used by many social capital theorists as a proxy indicator for social capital. Of those eligible to vote in Canada⁴, 83 per cent of co-op research participants for this study voted in the November 2000 federal election, compared with 64 per cent of eligible Canadian voters that voted in that election (Elections Canada, 2007). The 2003 Ontario election is even more striking: 92 per cent of co-op research participants who were eligible to vote in that election did so, compared with 56.9 per cent of eligible Ontario voters (Elections Ontario, 2003). The largest difference of all emerged for the 2003 municipal election (elections that in Canada traditionally have very low voter turnout rates). Again, almost 83 per cent of research participants who were eligible to vote did so, compared with only 33 per cent of the City of Ottawa's eligible voters (Ottawa, 2003). Drawing from the participatory democracy literature that suggests that involvement in participatory organizations motivates participation in other democratic spaces (Pateman, 1970; Pinnington and Schugurensky, 2010; Larrabure, Vieta and Schugurensky, 2011), I theorize that voter turnout is probably high in most co-ops, even though they are more likely to include people of socioeconomic and demographic backgrounds who are more typically non-voters, because co-op housing movement organizations actively and effectively mobilize co-op members to vote. My field notes recorded numerous election-related materials and reminders posted at the co-op during election periods, connecting federal, provincial and municipal housing policies to members' own lives, successfully encouraging them to vote and thus fostering social inclusion.

2.6 Principle 6: Cooperation among cooperatives

ICA principle:

Co-operation among co-operatives: Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

CHFC principle:

Co-ops work together through local, national and international structures to serve their members.

Elements of Principle 6 are alive and well in the Canadian housing co-op movement. CHFC and CHASEO, for instance, maintain links to local, national, and international cooperative

⁴ Eight per cent of the interviewees were ineligible to vote because they were not Canadian citizens at the time of the interview.

movements. Rooftops Canada/Abri International is an organization that grew out of the Canadian co-op housing movement and is still supported by it. Rooftops provides technical expertise and leadership to build low-cost housing and sustainable communities around the world. Occasionally, local co-op housing federations publish directories of local co-op businesses for the benefit of the broader housing co-op community.

However, work also needs to be done to further promote this principle; understanding of and support for the co-op housing movement (let alone the broader co-op movement), varies in and between housing co-ops. For example, a discussion takes place at co-op meetings from time to time about whether the co-op should continue to pay dues to CHASEO and whether it gets “value for money”. Some members were sympathetic to the broader goals of the co-op movement, while others referred to this in interviews as “Marxist”, “socialist” and undesirable, or were simply ambivalent about the cooperative movement. Nevertheless, the co-op continues its membership in the larger co-op movement structures and does use the services of other types of cooperatives, for example for housing insurance.

Gittel and Vidal (1998) posited that consensus organizing builds social capital, enhancing both stronger internal ties and capacity in low-income communities and building bridges between residents of low-income communities and the larger communities in which they are positioned. Associations such as CHFC and CHASEO provide educational opportunities for co-op members to enhance their skills and knowledge, provide opportunities for members living on low incomes, recent immigrants and refugees, people with disabilities and racialized groups to take on key leadership and decision-making roles within the co-op housing movement, and engage in the political mobilization of co-op housing members during and between elections, as I discussed earlier. These associations can help co-op members engage in the political process, members who might otherwise have never known how to approach decision-makers, lacked the resources to do so convincingly, or not had the skills, confidence or motivation to do so. As such, co-op housing associations act as mediating structures between co-op members, the majority of whom are people living on low incomes, and political structures. As Braun and Caster (2004: 55) argue: “Mediating structures are the framework of civil society which, according to German social scientist Ursula Nothelle-Wildfeuer, can be characterized as the transition from a ‘looking-on society’ to a join-in society”.

Although the CHFC and CHASEO were moderately visible in the co-op, depending on whether the coordinator posted or distributed materials produced by these organizations, the International Co-operative Alliance (ICA) and Co-operatives and Mutuals Canada (CMC, Canada’s co-operative apex federation) was completely invisible. Although some members may have felt a sense of inclusion to the co-op housing movement, this did not necessarily extend to the wider national and international cooperative movement.

2.7 Principle 7: Community

ICA principle:

Concern for Community: Co-operatives work for the sustainable development of their communities through policies approved by their members.

CHFC principle:

Co-ops meet members' needs in ways that build lasting communities within and beyond each co-op.

Today's urban Canadian housing co-ops include a huge diversity of members. They have no common economic, social, or cultural needs. Some members need paid work, more paid work, or better paid work. Others already have well-paying jobs. Some may be seniors or others in need of neighbourly help, some are sociable individuals, while others do not want to become too close to neighbours. Increasingly, urban co-ops are becoming communities of geographic proximity ("communities-of-place"), rather than communities of people with anything in common other than their address. The co-op housing movement makes an effort to promote diversity and inclusive community development, but due to lack of funds or lack of interest, not all co-ops challenge oppression and internalized oppression. The study found a degree of internalized oppression in the operation at the co-op, as I discussed earlier, particularly by current or former people on incomes low enough to receive subsidies against other members on lower incomes who do not receive subsidies.

The co-op under study was indeed a community in itself, in the sense that a village is a community: neighbours help each other but also gossip and become engaged in conflict. Villagers may enforce social norms even when these may oppress other villagers. The challenge for co-ops is how to build on all the positive aspects of community, while softening the sharp edges of community. If they meet this challenge they would indeed be a model for the world to emulate.

Significant limitations of time and money were factors that undermined community-building efforts. Beginning before the study period and continuing throughout the study, the co-op reduced the hours for the co-op coordinator. In 1993, the co-op had a full-time coordinator. In the late '90s, her hours and benefits were reduced, and she eventually resigned to take another job. At the time of this study, the co-op had a part-time coordinator with a range of duties, including bookkeeping and increasingly complex administrative paperwork. At the same time as the administrative burden increased for social housing providers under the new reporting requirements of the *Social Housing Reform Act* (SHRA), the co-op's budget suffered and the coordinator's hours (and therefore her pay) were further reduced. I noted all of the job postings for coordinators in Ottawa co-ops during the course of this study. The majority emphasized financial and administrative skills. Coordinating volunteer participation is rarely a feature of the co-op coordinator's job description. Co-ops seemed to recognize that finance and administration are necessary skills but failed to recognize that volunteer coordination and motivation, or community building, are also vital skills to have.

Nevertheless, the majority of co-op members interviewed in this study felt a strong sense of belonging to the co-op community and were able to provide concrete examples of how living in the co-op had benefitted them. For example, a member who had become disabled and housebound had members volunteer to clean his apartment, run errands for him and buy him groceries as he had to wait three months with no income while his disability claim was processed. Once he started receiving an income, he trusted another member enough to give her his bankcard and pass code so she could withdraw funds for him. Another member who had no family in Canada was appreciative that another member volunteered to drive her to medical appointments when she was undergoing cancer diagnosis and treatments, and stay with her to support her.

In this sense, the co-op housing movement and this co-op in particular had a beneficial effect on the members from marginalized groups (people living on low incomes, refugees, recent immigrants, people with physical or mental illnesses) who did integrate into the diverse community and took on leadership roles. There were also many instances of the co-op promoting social inclusion, as I have documented in this article. However, this was not universally true for all members.

3. Conclusion

“Social inclusion is based on notions of belonging, acceptance and recognition and entails the realization of full and equal participation in economic, social, cultural and political institutions. It is about recognizing and valuing diversity; it is about engendering feelings of belonging by increasing social equality and the participation of diverse and disadvantaged populations” (York Institute for Health Research, 2015).

Social inclusion and degrees of strong social capital were in evidence in the Ottawa housing co-operative case study. Co-op members from very different backgrounds participated in the board of directors, co-op committees and activities, including people living on low incomes, immigrants and refugees, people of diverse racial, ethnic and religious backgrounds, people of various ages, sexual identities and abilities. Moreover, this co-op had had two presidents who were women from racial minority backgrounds, several presidents from sexual identity minority communities, and at least two who were immigrants to Canada. The board of directors was diverse throughout the study period particularly in terms of income, gender, sexual identity and geopolitical origin.

Some housing co-ops are founded and managed by and for specific groups, whose members work together. The three most common types of housing co-ops Canada focusing on specific groups are those that serve ethno-racial or linguistic group (e.g. Aboriginal, Vietnamese, Francophone) and seniors. There are also at least two women’s co-ops that the author is aware of. Some housing co-ops were specifically founded to serve the Gay, Lesbian, Bisexual, Transgender, Queer (GLBTQ) community. It can be empowering for people who are a minority or otherwise marginalized within the larger society to get together and create and manage something worthwhile like a cooperative, in which they feel

comfortable as part of a majority. However, and as was highlighted in this article, these co-ops do not necessarily function better due to the greater homogeneity, as personal conflicts still exist.

This study confirmed that co-op housing has a number of tangible benefits for its members, including reducing the depth of poverty, physical and material help, emotional help, social integration, safer communities, organizational experience, skills-building, networking, a conduit to participation in the wider community, and political mobilization and lobbying.

The study also showed, however, that not all members experience the same benefits, particularly those with poor social skills, poor conflict resolution skills, and certain manifestations of mental illness. All of these are not only barriers in integrating well into co-ops, but they are also barriers for positive integration into broader society and the workplace. This is one of the challenges facing the Ontario cooperative housing movement. Another is the legal framework in which it is forced to operate, which prevents it from fully living up to the ICA principles, and the lack of resources to completely fulfill its own goals.

The ICA principles of voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training and information, cooperation among cooperatives, and concern for community have enormous potential for social inclusion and in unleashing the full potential of “the cooperative advantage for community development,” as I have alluded throughout this paper. The policy and fiscal environment of Ontario housing co-ops, however, limits them in many ways from fully reaching this potential, in addition to member capacity for conflict resolution and constructive communication.

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