

**BRINGING *HOME* THE BREAD AND ROSES:  
A CASE STUDY OF WOMEN AND CO-OPERATIVE HOUSING  
IN VANCOUVER, BRITISH COLUMBIA**

by

Alfreda Lynne Wilson

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## APPROVAL

Name: Alfreda Lynne Wilson

Degree: Master of Arts

Title of Thesis: Bringing *home* the bread and roses: A case study of women and co-operative housing in Vancouver, British Columbia

Examining Committee:  
Chair: I. Hutchinson, Associate Professor

---

N.K. Blomley, Associate Professor  
Senior Supervisor

---

M.V. Hayes, Associate Professor

---

V. Doyle, Manager, Housing Policy  
Ministry of Municipal Affairs and Housing  
External Examiner

Date Approved: July 30, 1997

## ABSTRACT

Policy amendments to the National Housing Act in 1973 changed the Canadian co-operative housing movement from a struggling idea to a growing enterprise. Since then there have been three generations of co-op programs. It is the last two that interest me, referred to as Section 56.1s (1979-1985) and Index-Linked Mortgages (ILMs, 1986-1992). Program shifts were responses to charges that co-ops were not cost efficient and that their subsidies were poorly targeted and benefited other than those in 'core need'. Critics claim that shifts have resulted in ILMs becoming recommodified market housing. I ask if changes have had positive or negative effects on co-ops meeting their philosophically derived economic and social goals, and how they influenced the lives of women members. Using a feminist methodology, I base my findings on twenty-eight in-depth, semi-structured interviews with women members, government representatives, and co-op sector activists. In the context of women members' day-to-day experiences, I find that ILMs are a step backward in meeting co-operative goals and women's housing needs, because women face greater challenges, imposed by program structures, in providing secure, affordable housing in supportive and empowering communities. However, I also found that 'reading reality' is a much more complex process, in that some ILMs are more successful than others. This is due to a combination of historical and internal factors, such as the initial education policy of the resource group, or who the founding members were and what their future vision looked like, or what processes were put in place by the early membership to try to meet their co-operative commitments. Although my findings

are mixed, they strongly indicate that in order for ILMs to overcome program barriers they need to activate, educate and politicize their membership to promote the co-operative 'way of life' within and outside of their urban co-operative enclaves.

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Finally, I wish to dedicate this thesis to my family; my partner Robert Hunter, my son Michael Wilson, and my mother Mary Johns, who together and separately have taught me the value of family and have lent me their strength when I could not find my own.

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# CHAPTER ONE

## INTRODUCTION

*This is surely an age of doubts and fears, of uncertainty and contradiction. Humanity seems to be in a state of hopeless floundering, in a very real and present Slough of Despond. (Laidlaw, 1981: 5)*

*In a world of fear, people cling desperately to their own possessions. In a world of poverty, people think first about their own children and their futures. In a world of insecurities, Home becomes more than ever a symbol of yearned-for security. Home, whatever it means to each of us, has become the most publicly wielded image of private security - a security apparently to be bought, to be owned, to be mortgaged.... The society we live in does feel more like an enemy every day. (Williamson, 1985: 205-6, original emphasis)<sup>1</sup>*

### 1.0 CANADA'S FEDERAL HOUSING POLICY AND A BRIEF HISTORY OF CO-OPERATIVE HOUSING PROGRAMS

Housing policy in Canada has been dominated by private-sector solutions for housing problems since the first National Housing Act (NHA) was introduced in 1938, in response to the devastating effects of the global economic recession of the 1930s. However, after World War II, when low and moderate income households were unable to secure affordable and adequate housing in the market, the Canadian government, with growing political pressure around issues such as ghettoization and stigmatization evident in large public housing projects, pursued an alternative non-market solution to the country's housing shortfalls. Policy amendments to the NHA in 1973 changed the Canadian co-operative housing movement from a struggling idea to a growing enterprise. Since then the co-operative housing movement has worked in partnership with federal,

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<sup>1</sup> Thanks to Dr. B. Pitman for this quotation.

provincial and local governments in an attempt to ameliorate the inherent problems of inequality in market housing. Since 1973, there have ensued three generations of co-op programs.

The first generation, Section 34.18 co-ops (1973 - 1978)<sup>2</sup>, involved the provision of 100% direct loans through the Canadian Mortgage and Housing Corporation (CMHC) fixed at 8%. Rents were set at 25% (now 30%) of client income, and if operating costs exceeded that amount a rent subsidy was jointly provided by federal and provincial governments. The greatest growth of the sector was during the second generation, Section 56.1 co-ops (1978 - 1985)<sup>3</sup>, which unlike its predecessor involved mortgage loans from private lenders at market rates, accompanied by a federal guarantee. Federal subsidies consisted of grants which reduced interest rates to 2% for three years, after which mortgage costs were to increase 5% annually until paid off. The maximum amortization period was reduced from 50 to 35 years. Rents were based on low-end market rents found in the project's area, while untouched subsidy-dollars could be distributed among low-income residents to bring their rent to income ratio down to 25% (referred to as rent geared to income). The third generation, called the Index-Linked Mortgage or ILM co-ops (1986 - 1992), involved a loan also obtained in the private mortgage market. "The ILM loan is a loan in which the interest rate is stated in terms of a fixed real rate of return that is combined with a variable rate adjusted periodically for

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<sup>2</sup> Section 34.18 is the old numbering of the National Housing Act (NHA) section. This corresponds with Section 61 which is the revised number of the NHA Sections effective in 1985. It is the section of the NHA that formally established the Co-operative Housing Program for the specific purpose of financially assisting co-operative housing in Canada. (CMHC, 1992)

<sup>3</sup> Section 56.1 was renamed Section 95 in 1985. Under this section low-income tenants receive rent-geared-to-income assistance through ongoing mortgage-financing assistance instead of rent supplements.

inflation.” (Dansereau, 1993, p. 227). This formula proved less appealing to social housing societies and other groups wishing to develop co-op housing, and along with funding cuts, the result was a serious decline in the building of co-op projects across Canada. The situation only worsened. In 1992, under the banner of ‘constraint measures’, the federal government withdrew funding from social housing projects, leaving British Columbia as the only province in Canada that still contributes to low cost housing. This was the first time since World War II that the Canadian government has not had a national housing strategy.

During the two decades of greatest growth for the co-op housing sector, the Canada Mortgage and Housing Corporation<sup>4</sup> (CMHC) commissioned several evaluations of the three successive generations of federal-co-operative housing programs.

Concentrating on the economic goals of co-op programs, CMHC’s November 1983 *Section 56.1 Evaluation Report* and February 1992 *Evaluation of the Federal Co-operative Housing Programs* were highly critical of the program’s cost-effectiveness and the target groups served by the programs (*i.e.*, the programs were not serving those considered to be in ‘core housing need’<sup>5</sup>), but at the same time they acknowledged the success of co-operatives in meeting some of their social goals, such as creating income-mixed communities whose members’ housing satisfaction outstripped that of their counterparts in the private rental market. However, uncertainties continue to surface as evidenced by Veronica Doyle’s call for more research on ‘quality of life’ issues: “We

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<sup>4</sup> CMHC is the Federal Government’s housing agency, and is responsible for administering the National Housing Act.

<sup>5</sup> ‘Core housing need’ is an index which measures suitability (crowding), adequacy (needing major repairs), and affordability (based on 30% of gross household income). (Provincial Health Officer, 1996)

[the co-op sector]...need to look at what we've created, and the quality of what we've created and whether it is in fact doing what we have always argued that it's doing."

(Redeye, 1993) Which is to say, are we creating democratically run, egalitarian communities based on equality for all?

The failures of a program are generally attributed to poor planning or poor implementation. In this case we might ask if co-operative housing shortcomings are the fault of the program or the fault of the people - the members? Most evaluations have focused on the people, as outlined in another CMHC commissioned evaluation: "...[T]he research did not, however, collect the type of information needed to determine the extent to which this problem reflects a shortfall in program offerings as opposed to a lack of utilization of existing programs by co-ops." (SPR Associates, 1990, p. 26) Unlike previous evaluations I intend to explore the intersection of external policy forces and social structures or internal dynamics of co-operative living, and address these questions from a feminist geographic perspective. Within the current co-operative housing literature, effects of external forces, such as shifting policy initiatives, on the internal dynamics (*i.e.* social structure or social relations) of co-ops remain poorly defined. It is at this intersection of social relations within housing co-operatives, cast in the context of co-operative goals and state processes, manifested in co-operative housing programs, that my search begins to reveal the contradictions that exist between state initiatives and outcomes. Equally important geographically is the opportunity that this housing study provides to document women taking control of their lives through the construction of



counter-hegemonic spaces - places of resistance embedded in a society plagued by 'isms', which is to say capitalism, racism, sexism, *etc.*

I am particularly interested in the last two generations of co-ops: Section 56.1 (1979-1985); and the ILM (1986-1992). Program shifts were responses to charges that co-ops were not cost efficient, and that their subsidies were poorly targeted and benefited others than those households in core need. As with the first program changes, which resulted in 56.1s, policy critics charge that the shift from 56.1s to ILMs has effectively recommodified co-op housing. For a discussion of 'commodification' see Harvey (1989).

I ask whether recent changes in federal housing policy have hindered the co-operative housing sector in achieving its economic and social goals for women members?

Through women members' narratives, I aim to document women's co-op experiences using their voices. The following series of questions derived from my formal research question and are designed to explore whether the intention to make housing co-operatives more market oriented, takes a step backward in meeting women's housing needs?

- Do co-ops provide affordable and adequate housing for women and their families?
- Are all members treated as equals, regardless of social status?
- Do women feel they have a voice in decision-making within the co-op community?
- What job-related skills have women learned through maintaining and managing their own housing?
- Have co-ops provided nurturing communities for children? (An issue introduced by co-op members.)
- Do women feel a sense of belonging to their co-operative communities?
- Have co-ops changed women's lives and changed how they see themselves, by providing support to and working toward the empowerment of disadvantaged members?

Co-op housing projects have provided both the government and participating citizens with the opportunity to create experimental communities based on egalitarian social principles (*i.e.* not based on oppressive social relations such as classism, sexism, ableism, heterosexism, ageism). Co-ops provide the researcher with a private yet shared place, in which to explore how the welfare state is involved in the "...production, reproduction and transformation of oppressive and/or just urban landscapes?" (Laws, 1994, p. 7) I ask whether changes to co-op programs are in fact supporting and perpetuating social inequalities.

In the next section I emphasize the importance of 'the housing question', whose significance extends from international to local political arenas and into our everyday lives. I discuss the importance of access to secure, affordable and adequate housing for women, whether single-mothers, lesbians or senior citizens. In addition I signify that cooperative housing is located at the theoretical confluence of our social, economic and political lives, and provides an opportunity to examine social structures and how they interact with market forces and state policy, in the case of housing. For co-op activists co-ops are social experiments that aim to create egalitarian communities (read societies) characterized by equal rights and responsibilities for all members, as opposed to the social injustices they argue are prevalent in industrialized, capitalist societies. For politicians co-ops represented an innovative self-help alternative that avoided some of the pit falls of public housing. I focus specifically on gender relations in co-ops, and compare the experiences of women living in two sequential generations of co-ops, to begin to explore if dominant economic and social structures, such as competitive market

capitalism or sexism, racism, ableism, *etc.* can be intentionally altered. I ask what effects program shifts toward the market side has had on co-ops' striving to create communities based on the principle of social justice for all, regardless of gender, income, race, sexuality or age.

My project differs from other evaluations of housing co-ops because it pursues the relationship between changing program parameters and co-ops' success in meeting their philosophically derived economic and social goals, by focusing exclusively on women members' experiences. The issues of women's unmet housing needs and social housing policy is important to discuss because the federal program was canceled in 1992- a victim of fiscal restraint, with future administrative responsibility 'downloaded' to the provinces. Little has been written about women and housing co-ops in Canada and even less about women and housing policy. Hopefully my findings will contribute local knowledge to the ongoing and larger debate about the need to restore federal funding to the social housing sector. Local insights will elucidate the means by which different women living in different co-ops begin to assert control over their lives by making decisions about one thing that greatly affects their everyday lives - their homes.

## **1.1 WHY ASK? THE PERSONAL, THE POLITICAL AND THE THEORETICAL**

### **1.11 The Personal**

My interest in women and housing is rooted in my own housing experience as a working class, single mother struggling to secure adequate and affordable housing in Vancouver's inflated and profit driven housing market. While the economic and social constraints that women face in the housing market are important to recognize, my own

experience emphasizes the positive life changes that secure and affordable housing can bring to women and their families. For me, it brought the choice of attending university as a full-time student, because for the first time I moved out of the rental market and could predict my housing costs for as long as five years. For my son, it brought a sense of stability, because by his tenth birthday we had moved more than ten times. Additionally, recent studies suggest that housing is not only the largest expenditure that most Canadians make to provide basic shelter, but that housing is a gateway to other social resources. A personal experience seems to apply. When my son first entered the public school system, I was dissuaded from enrolling him in the French Immersion Program. I thought the language program would enhance his learning experience, but the school registrar strongly suggested that as the child of a renter (read transient) he would be better suited to the regular program, because if we moved out of the district, the French program might not be available. I submitted. I should note that children from outside this school's catchment were bused in for this 'quality' opportunity. I believe that 'a home of my own' empowered me to begin making choices about my future and the ability to provide a home for my family. The loosening of financial and social constraints I experienced as a new homeowner is a feature of the non-profit housing co-operative sector.

My interest in co-operative housing and the possibilities it offers women is due to a co-worker's experience. As a single mother with two children, she also decided to enroll in full-time studies. We had both attended school part-time for several years, sharing a long-term goal of completing a university degree in teaching, which would

allow us to move from relatively low-paying teacher-aide positions to 'the real thing', which in turn would increase our annual incomes dramatically. She lived in a 56.1 housing co-operative. When her income dropped to the level of a student loan (*i. e.* one-half of her earnings), her housing charge dropped proportionately, enabling her to pursue her educational and career choices, and so to fulfill her potential. Thus, it was my life experiences that pointed me to this research project.

### **1.12 The Political / Economic Background**

Most Canadians agree that housing is a basic human need, a need which is not being met for a growing number lone adults and single parent families. The question of how to effectively and efficiently house an ever growing number of people remains an uncertainty we will carry with us into the 21st century. We live in a world characterized by the relentless rise of the political right, of industrial and state 'down-sizing' coupled with technology-driven innovation, of record profit taking and jobless recoveries, of social spending cuts and an ever widening gap between rich and poor, the proliferation of soup kitchens, food banks and homelessness. The poor and marginalized shoulder a disproportionate share of hardship and uncertainty during this time of social, economic and political change. Today, far too many Canadians lack the basic human needs of food, clothing and shelter. In similarly turbulent times, during the social, political and economic transformation of industrializing Europe, Frederick Engels (1872) wrote his influential collection entitled *The Housing Question*, in which he identifies the housing shortage as the:

...[P]articular intensification of the bad housing conditions of the workers as a result of the sudden rush of population to the big cities: a colossal increase in rents...and for some, the impossibility of finding a place to live in at all...[O]ne of

the innumerable, smaller, secondary evils which result from the present-day capitalist mode of production. (18-19).

Like Engels' critical commentary, the co-operative movement is rooted in the social turmoil of an industrializing and restructuring 19th century Europe (see Fairburn et al. 1991), growing in response to worsening living conditions. As a continuing and innovative social experiment, it advocates and advances an across-the-board alternative philosophy to the economic 'survival of the fittest' ideology of a competitive free-market economy. Surviving in varying forms to our present day, it is the co-operative housing alternative that this study investigates.<sup>6</sup>

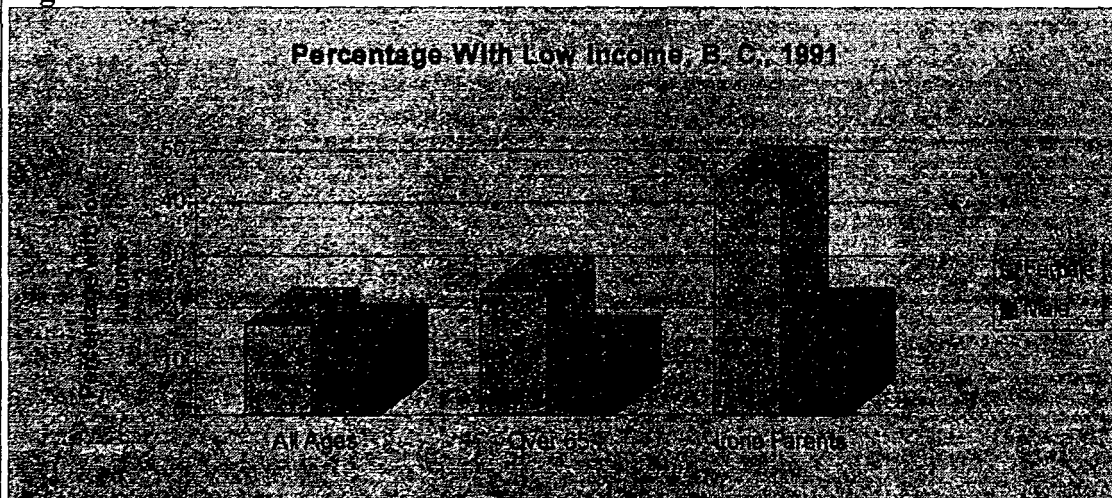
For an increasing number of Canadians, the problem of finding secure, affordable and adequate housing endures. Women represent a disproportionate segment of those whose housing needs remain unmet. Statistics show that those women who live outside of the traditional nuclear family structure (*i.e.*, living as singles or heading lone-parent families) are facing the greatest barriers to fulfilling their housing needs, often due to their low household incomes. Women in British Columbia are poorer than men. **Figure 1.1** illustrates that in 1991 17% of B. C. women had incomes below Statistics Canada's low income cut-off point compared to 14% of men; and that lone, elderly women and female lone-parent families have the lowest incomes of all family types (Office of the Provincial Health Officer, 1996, pp. 83-84). (Also see Statistics Canada, 1995 and Andrew *et al.*, 1994 for a more detailed picture.) **Table 1.1** provides a summary of

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<sup>6</sup> I am referring to the formal co-operative social movement, but co-operative societies and social ownership of housing and land has been traced back to neolithic villages and in North America to Native American culture (Michael E. Stone, 1993).

women's current economic status in British Columbia. This is not to deny that nuclear families also face difficulties in the private housing market, as my interviewees stipulate.

**Figure 1.1**



Source: Office of the Provincial Health Officer, 1996, p. 83

**Table 1.1 Women's Current Economic Status in British Columbia**

**1991:** 44% of households headed by a female lone-parent, 22% of women aged 65+, and 17% of all women were below the Statistics Canada low income cut-off.

**1994:** Women working full time earned 70% of what men earned.

**1991:** 30% of households headed by women compared to 9% of households headed by men were considered to be in 'core housing need' - an index which measures suitability (crowding), adequacy (needing major repairs), and affordability (based on 30% of gross household income).

Source: Selected from Office of the Provincial Health Officer, 1996, p. 93.

Canada's women's movement plays an essential role in the ongoing struggle for social change and equality within the Canadian mosaic and identifies access to adequate housing as a major national equity issue for women. Their position is most critical now, as the federal government has withdrawn from its partnership with the provinces in providing social housing. To illustrate the continuing importance of the housing question

to women, the 1996 "Bread and Roses, Jobs and Justice" tour, organized by Canada's national umbrella group that lobbies on women's issues, the National Action Committee on the Status of Women, published fifteen demands in their fight against growing poverty and social spending cuts, including the annual creation of 14,000 units of social housing. (Page, June 13, 1996, p. A3).

Given current low rental vacancy rates and high housing costs in Vancouver (see Fig. 2.1 and Fig. 2.2 in chapter 2 for details), this study views the concerns of women seeking shelter in a highly competitive housing market as immediate and urgent.

Canada's growing urban centres like Vancouver prove too expensive for many to buy into the housing market. Women as a social group in Vancouver experience severe constraints in housing choices, whether in the ownership or rental market, as well as a limited supply of social housing alternatives: waiting lists often exceed three years. In the owners market, lack of sufficient income disqualifies many women from mortgage approval. One interviewee told me how she and two other women (all three having full-time employment) were denied mortgage approval to purchase a home collectively. The loans manager just laughed at their request. Similar circumstances cause some women to fare as badly in Vancouver's rental market.

A special needs housing study conducted in Vancouver (*Access to Housing, a Regional Perspective* (1985)) identified single parent families, women and families in crisis, single, older women, and women with special needs, as key groups of people with special housing needs: "They are seen as the people who face the most severe housing difficulties, particularly in a housing market that is increasingly difficult for a large



proportion of the of the population.” (p. 3) It seems women are on the cutting edge of impoverishment.

Housing needs assessments, on both local and national scales, reach similar conclusions, identifying several physical and psychological/assessment criteria for women's housing needs, and conclude that the most important housing issue is still affordability. Other issues include accessibility, availability, security of tenure, appropriateness of facilities, household maintenance, opportunities for sharing and support, privacy, suitability for transition (flexibility), cost effectiveness in the use of public and private funds, and a widespread concern about creating special needs ghettos. (Klodawsky and Spector, 1988; United Way of the Lower Mainland, 1980) It is important to note that most of these needs are concerns to one degree or another of everyone in society seeking adequate housing. The United Way report goes on to identify common barriers to fulfilling housing needs including low incomes and high housing costs, discrimination, and lack of transportation. These barriers limit location choices for low income families, while frequent moves threaten to erode friendship and family support networks.

I want to stress that throughout this project it has become very clear to me how important the co-op alternative is to women particularly in the present economic and political climate. Research which attempts to understand the external policy relations that shape the co-operative housing sector is important because it contributes to our understanding of the ongoing effects of the federal funding withdrawal from the social housing sector in 1992, which is part of the broadly based upsurge of neo-liberal ideology

by Canadian governments. As well, this project's findings are significant to Canadian society because co-ops represent a microcosm of our diversity. Co-ops offer a place to study the implications of social and economic change. As important as the end result of the co-operative experiment is the process or the means through which they provide, even if a little short of the mark sometimes, affordable, secure, adequate and safe housing in a society that seems to care less and less about people. My findings also have a timely significance for British Columbians who are trying to house themselves, because recent threats (Fall 1996) by the provincial government to escalate their cost-cutting initiatives may mean the dismantling of provincial housing programs, which means that the waiting lists for affordable housing will grow.

### **1.13 The Theoretical**

Susan Hanson (1992) proposes three areas of convergence between geography and feminism: the importance of everyday life; the importance of context; and the importance of thinking about difference. As a feminist geographer I recognize that housing is considered an everyday (even mundane) experience for Canadians, but what we experience can vary greatly among Canadians for a variety of reasons, for example location, or household income. First, my research findings are significant for feminist geography because the reporting of women's lived experiences in alternative housing forms remains limited. In order to inform policy building we need to hear directly from women members about what worked for them and what did not. Second, co-ops afford a unique opportunity for feminist researchers to observe and participate with local women organizing for change. Because women have been repeatedly and convincingly presented

as victims of an unjust housing system, we need to be reminded about the agency and self-determination that women collectively and individually exercise, in order to change their lives and the lives of others. As a social experiment housing co-operatives provide an opportunity to examine the social construction of place in the real world, social relations constructed in place, and in turn the effect that place has on women's everyday lives.

Housing co-ops provide a theoretical grounding for feminist geographers' investigations into the dichotomy of public and private spaces. They argue that the theoretical and material separation of public and private spaces laid the foundation for orthodox scholars to focus on the public world and men and their endeavours and to undervalue and ignore women's lives in the private realm. Feminist research works to reunite public and private spaces to better address the issues women face in the private sphere by identifying connections with the public.

It is necessary to point out that while women comprise 60% (Craig, 1993) of the co-op housing population, they do not represent a homogeneous social group. They are disadvantaged and discriminated against in varying degrees, due to intersecting, complex, dynamic differences in age, sexuality, family structure, special needs, income, race and so on (Gilroy and Woods, 1994). However, there were marked consistencies in their housing stories in Vancouver's rental market: universally, the lack of affordable, adequate, safe and secure housing. Finally on a personal level feminist research methods allow me to include, clarify and explain my own housing experiences, as well as those of my interviewees.

## 1.2 THE METHOD

While housing has been a federal and provincial concern since WW II, it is lived locally. Using a feminist methodology, this case-study focuses on the everyday lives of women living in co-ops in the city of Vancouver. I base my findings on data collected during 28 in-depth, semi-structured interviews with women members, provincial government representatives, and co-op sector activists. I used the referral or snowball method to recruit respondents. The interview process was designed to be intersubjective (which means I revealed parts of 'my story' to interviewees) in order to establish a positive rapport and an open-ended conversational atmosphere. My data analysis process included transcribing the entire interview, each which lasted approximately one hour, followed by multiple reading of the transcripts to categorize and cross-reference categories, using social and economic goals as the framework.

Rooted in the concrete and contextual realities of women, my interpretation of their housing narratives is based on a socialist feminist focus, but one which attempts to appreciate the reality of social diversity in Canada, as Adamson, Briskin and McPhail (1988) explain:

Canadian socialist feminists, both in theory and in practice, are struggling to work with the implications of difference based on class, race, sex/gender, sexual orientation and ethnicity. Categories of difference are not neutral, but reflect complex relations of power....Socialist feminist analysis seeks to understand, and socialist-feminist practice to organize around, the operation and intersection of these power relations. (pp: 102-103)

Throughout the following chapter, statistics illustrate the subordinate position Canadian women hold in Canada's economic, political and social spaces. The statistics show that for women living in Vancouver the competition for housing is magnified,

because it is the most expensive real estate in our country. We also see that women who live without a man often fare the worst in free-market housing. While co-operative housing provides an affordable alternative (although access is limited due to two year wait lists) I ask whether co-ops lightened women members' feelings of oppression: for example, as tenants in relation to their powerlessness to participate in the decision making which affects their lives, as lesbians in a homophobic society, or as single parents in a society where the nuclear family dominates (Laws, 1994).

### **1.3 THE FINDINGS**

In the context of women members' day-to-day experiences I found that ILMs are a step backward in meeting co-operative goals and local women's housing needs, because women face greater challenges, imposed by program changes. These include their reduced role in design and production, administration of subsidies, membership selection, and their inability to provide continuing and secure tenure to all members, whether they be market or subsidy members. I found discontented members in both 56.1s and ILMs, but the only dangerously dysfunctional co-op was an ILM, whose decision-making process had been sabotaged. However, I also found one successful ILM and less successful 56.1s. Through these findings, I uncover and publicize internal processes and strategies that will assist housing co-ops in meeting their goals. For example, I found that co-ops, whether 56.1s or ILMs, which have procedures in place to deal with internal conflict, rigorous membership selection processes, continuing education for all members around social tolerance issues, and that require member participation and seek to establish a shared 'future' vision, are more likely to meet their co-op goals.

## 1.4 THE PLAN

This study is presented in seven chapters. Chapter two reviews the literature concerning housing studies in geography and feminists housing studies as well as the current state of housing accessibility and affordability in Canada and more specifically the Vancouver market, from a woman's standpoint. It makes the point that many women's housing needs remain unmet by market processes, mainly due to their lower income levels. As policy researchers, in times of fiscal restraint, we need to explore effective and efficient housing alternatives that meet women's needs, both practical and strategic. In chapter three a brief review of Canadian housing policy and its critiques is followed by a brief history of the co-operative movement. In doing so I will outline women's place in Canada's housing market, and the difference co-operatives have made to them. In chapter four I will present my research design and analysis. In chapter five and six I present my findings based on twenty-eight semi-structured interviews, the subjects of which were twenty-two women members, four housing activists, and two policy analysts. Chapter seven discusses the findings in the light of a feminist theory of housing, theory of the state, and a geographical explication of the difference place makes. In chapter seven I sum up my conclusions about women's housing experiences in the co-operative sector, draw implications regarding the development of provincial housing programs, and suggest directions for future research.

# CHAPTER TWO

## A PLACE CALLED HOME

*Housing, after all, is much more than shelter: it provides social status, access to jobs, education and other services, a framework for the conduct of household work, and a way of structuring economic, social and political relationships. (Achtenberg and Marcuse 1983, p. 207 quoted in Bratt et al, 1986)*

*Housing is also one of the most complex problems of our society, for it touches on social as well as economic matters, on personal as well as family questions, on racial and class prejudices, on government policies, on local and municipal customs, and on the intricate workings of the economic power structure. (Laidlaw, 1973, p. 3)*

### 2.0 INTRODUCTION

In this and the following chapter, I lay the theoretical foundation for my examination of social practices in the 'intentional' social setting of co-operative housing, and aim to identify processes that move members and community toward the creation of empowering geographies in one of the most important places in our lives - our homes and communities.

Housing is located at the intersection of our social, economic and political lives. Since the mid-19th century a far-reaching, interdisciplinary literature has grown around the subject of housing. Contributing disciplines include: urban sociology, urban planning, economics, political science, women's studies and human geography. The complex nature of 'housing discourse' reflects the multi-dimensional role housing plays in urban lives, and remains a contentious issue for academics, policy makers and housing activists who wrestle with concerns as diverse as planning livable cities and describing the range of people's housing experiences and their effects. Housing remains an issue of survival for individual households trying to find decent shelter. It is around this

composite sense of housing and the heterogeneous content of housing discourse, that my interdisciplinary project is conceived. We can begin to understand the place of housing research in geography if it is considered in relation to other areas of the social sciences. In this way we make use of advances in other social sciences while contributing to debates outside of housing issues. For example, a geographic perspective provides concepts such as space and place; sociology contributes a theory of social structures; economics offers the notion of the market; political science donates ideas around power and political institutions; while a feminist perspective allows a co-mingling of all these ideas in an attempt to understand women and their environments.

In its most basic sense, housing serves the need of shelter, vital to human survival and reproduction. However social geographers, interested in the meeting of geography's spatial factors and sociology's social structures ( Gregory and Urry, 1985 referenced in Kemeny (1992)), identify housing not only as fulfilling a wide range of material demands, but also fulfilling symbolic demands connected to our social identity or social location. They argue that houses and their locations display the financial status of a family, just as differences in tenure do (*e.g.*, homeowner versus tenant). For all households - rich or poor - housing also represents a 'gateway' to other social and material resources. For example access to jobs, services and social support, as well as a complex of physical and psychological stresses and health hazards are linked to differing levels of housing (Cater and Jones, 1989; Johnston et al, 1994). A recent report from the Office of the Provincial Health Officer for the province of British Columbia (November, 1995) suggests some possible harmful effects of substandard housing:

At the most basic level, housing that is safe, warm and dry is a necessity of life.



Anything less contributes directly to ill health or injury. A house is also a home, a place where people can feel secure, a place to keep things that are important to them and develop a sense of identity and belonging - all the factors that can enhance health. As well, housing represents the largest monthly expenditure for most households. If that cost consumes too much of the available income, the stresses and difficult choices about how to use the remaining income will likely have a negative impact on the health of household members. Housing conditions also affect the social connections and supports. When the search for affordable and suitable housing causes people to move frequently, the associated stresses and disruption of social networks may lead to poorer health. (Office of the Provincial Health Officer, Nov. 1995, p. 12)

Turning to the housing sector's economic importance, housing in Canada is understood as a pillar of the Canadian and provincial economies: "The real estate, construction and renovation industries are \$5 billion industries in British Columbia alone, and make up 7.4 percent of the province's economic activity." (Doyle and Page, 1996, p. 31)<sup>1</sup>. Housing is also the most expensive commodity Canadians purchase. The Economics Department of the B.C. Central Credit Union (1995) reports an estimated 2.5 jobs are created annually for every housing start. Identifying the role of the government in providing affordable and suitable housing and in safeguarding the economic health of the housing sector has sparked an extensive multidisciplinary debate.

Some argue that any government interference in the housing market is ill-conceived and will only unbalance 'natural' market forces. On the other hand, there are those who support government intervention in a 'crisis' ridden housing market. A review of housing literature identifies several perspectives through which the housing problem is viewed. While most Canadians would agree that adequate, affordable and secure housing is a basic human need, there is less public consensus on the role that government should

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<sup>1</sup> *Economic Analysis*, (1995) discusses British Columbia's 'soft' housing market and describes its negative impact on B.C's economy. They say that 2.5 jobs are created annually for each new home built in B.C.

play in providing access to housing. The evolution of federal housing policy, from its rise as a component of the interventionist social welfare state to its current retreat, marks a continuing shift to 'New Right' politics and signifies the restructuring of the welfare state.

Bratt *et al* (1986) provide a 'consciously simplified' but helpful classification of three perspectives or ideologies concerning intervention issues. They suggest that, in general, proponents of the conservative perspective reject the claim that a housing crisis exists, or if it does it affects only a limited segment of society, which is to say only those in 'core need'. Our government's decision to target housing subsidies only at those in core need had had significant implications for the co-op sector, and will be discussed below. Conservatives reject the idea of housing as a human right and argue that an unfettered housing market, free of government meddling, will fulfill the nation's housing needs. Therefore they oppose direct government intervention.

For Bratt *et al* (1986) upholders of the liberal perspective acknowledge a housing problem that affects more than an insignificant few, and supports solutions that require government spending for alternative programs that depart from the market system, like public and social housing initiatives. However, they do not admit to structural causes of the lack of affordable housing for Canada's low and moderate income households in the market system. Generally they accept that government tinkering (mostly limited to demand-side subsidies) will solve today's affordability problems.

Clearly, limited government intervention has failed to provide adequate housing for all Canadians. The Conference Planning Committee (1990) reports that, thousands of

Canadians are homeless or live in conditions not fit for humans, while more than 100,000 rely on temporary shelters. Others live on the streets.<sup>2</sup>

In contrast, the more critical perspectives, which include Marxist and some feminist positions, critique the structure of the market system. For example, Marxists have highlighted economic, social and political processes involved in housing provision such as the commodification of housing, accumulation of profits, class-relations and the co-optation of the proletariat through homeownership (referred to in the literature as incorporation theory, see Pratt, 1989). From a feminist perspective, the socio-economic status of women is examined; for example, feminists have unearthed interconnections between women's social status and the home, the job, and the housing market.

Drawing on several disciplines including several sub-disciplines of Geography, Women's Studies and Sociology, my exploration aims to build upon an interdisciplinary approach to the issue of intervention. I draw mainly on a socialist feminist perspective of housing, highlighting economic, social and political processes at work in both market and co-operative housing. I begin the next section with a brief review of housing paradigms that influenced the development of the social geography of housing. It is important to understand the changing paradigms associated with housing studies, because just as the co-operative movement grew out of a 19th century criticism of industrial capitalism, a critical feminist geography of housing evolved not only out of criticisms of ecological and

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<sup>2</sup> See *Nowhere to Live: A Call to Action* (1995) prepared by the Lower Income Urban Single Task Group established by the B.C. Minister of Housing, Recreation and Consumer Services in October, 1994. It discusses the problems faced by low income, urban singles, built around eight individual profiles in urban B.C.

positivist or neo-classical views of housing, but by borrowing from and criticizing Marxist and humanist perspectives.

## 2.1 'MALESTREAM' APPROACHES TO HOUSING

As evident in Canada's political arena, historically there has been little consensus among academics engaged in housing studies in how to approach the 'housing question'. For example, there is little agreement among academics as to the very existence of a housing crisis in Canada<sup>3</sup>. Even if an agreement were reached there would remain fundamental debates about how the problem should be solved. One central theme of housing discourse is the 'affordability problem', which Doyle and Page (1996) say can be defined from two viewpoints: first, as a problem of demand resulting from a "shortage of incomes on the part of the household." (p. 27); and second, as a problem of supply, resulting from a "shortage of housing in the market." (p. 27). Each position implies different political solutions: in the case of demand one solution is for governments to supplement inadequate household incomes with shelter allowances; in the case of supply one solution is to build "more housing in the form of non-profit rental or co-operative developments" (Doyle and Page, 1996, p. 28), another is to subsidize the private rental sector. (Hulchanski, 1991)<sup>4</sup>

The 'demand/supply' debate is also a useful way to differentiate between geographical perspectives on housing. Early this century the ecological approach developed by urban sociologists of the Chicago School explained patterns of residential differentiation in

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<sup>3</sup> For a rebuttal view of the housing crisis see Goldberg (1983).

<sup>4</sup> See Hulchanski's (1991) discussion of 'rental supply subsidy programs' such as the Multiple Unit Residential Building (MURB), the Assisted Rental Program (ARP), and the Canada Rental Supply Program (CRSP), that produced rentals for the higher end of market renters.

Chicago (*i.e.* a city divided along the lines of ethnicity, social status, income, age, family composition, *etc.*) as a result of naturally occurring processes.<sup>5</sup> This requires assuming that the housing market is demand led, that it is relatively fluid, and access to and movement through it is unproblematic. All these models imply that natural processes are directing emerging patterns of residential differentiation despite the intervention of cultural factors, and that there is no need for government funded public housing.

In the 1950s the natural processes of the human ecology approach were supplemented by a new proponent of the demand-side perspective - the neo-classical approach. The still influential, consumption-oriented, demand-driven neo-classical urban economic models and analyses begin with individual consumption decisions, based on a unique set of needs and wants, that in the end translate into 'natural' market forces which drive and structure the economy. In the case of housing, residential differentiation results from the workings of a harmonious and self-regulated system. Neo-classical proponents hold that: "Government intervention will merely impede the operation of the processes which, if left to themselves, will adjust to change and resolve all conflict in the general interest." (Johnston et al, 1994, p. 414)

Bassett and Short (1980) suggest that these conservative 'demand-side' approaches answer geographical questions about where particular social groupings of people live, and under what conditions, but fail to answer how and why they are there.

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<sup>5</sup> Park (1936) detailed the 'biotic' or 'natural' processes of invasion and succession, portrayed by E. W. Burgess' (1925) expanding city or 'Concentric Ring Model'. A few years later Hoyt's (1939) 'Sectoral model' depicted a housing system driven by 'filtering' processes. "His views are still shared by many, especially those who justify the continuing emphasis on housing construction for the needs of the higher- and middle-income groups on the grounds that the filtering mechanism will ensure that everyone will benefit." Bassett and Short, 1980, p. 15).

Critics attribute this failing to their lack of attention to other contributing (some might say controlling) social factors (also see Cater and Jones, 1989; Short, 1991). Demand-side approaches were attacked on several fronts including: managerial, Marxist, feminist and critical perspectives. Managerialist and Marxist analyses focus on the uneven distribution of housing resources, resulting from supply-side production processes rather than demand- and choice-led factors. (Cater and Jones, 1989; Bassett and Short, 1980; Park, Burgess and McKenzie, 1967) Discarding the 'choice and consumption framework,' the managerialist approach focuses on constraints imposed by urban managers or 'gatekeepers', whose decisions constrain access to decent housing for certain social groups both in the private and public housing sectors (e.g., property developers, landlords, real estate agents, planners and government officials, loan managers). By shifting their focus to the supply-side of the debate they include social issues of discrimination and power relations in an urban analysis previously based on analogies to naturally occurring 'biotic' or market processes (Bassett and Short, 1980; Cater and Jones, 1989). The managerialist approach proved fruitful to distribution questions around housing by introducing and identifying discriminatory practices of individuals in positions of relative power. What was lacking was a broader analysis that recognized the 'structural' discrimination faced by the oppressed and marginalized in today's society. Marxist thought attempted to highlight and address these previously neglected issues.

The Marxist perspective understands the city and its social cleavages as a reflection of wider social relations, including unequal class relations and institutional power -a structuralist production-side analysis. Housing is viewed as a commodity,

bound up in larger economic and social structures, that are considered harmonious but rife with internal imperatives and contradictions. Marxists like Achtenberg and Marcuse (1986) advocate a structural analysis of the housing crisis; in order to uncover contradictions within the housing market processes, and identify several distinct issues: availability, affordability, quality, security of tenure and inequality. They believe the causes of a housing crisis in a capitalist society begin with the commodification of housing and the private profit imperative that drives the private housing market. They view housing as a commodity positioned within larger economic and social structures, an agent in the reproduction of capitalist social relations and identify the state as a agent in the reproduction of capitalist social relations. So rather than discuss urban housing problems in isolation Marxists apply more general theories of “the city in capitalist societies” (Basset and Short, 1980, p. 181) As we shall see, socialist-feminist research draws on the Marxist analyses, as I do, by locating women’s positions (albeit multiple and contradictory) in the economy and in the broader context of other socially constructed relations, like age, race, and physical ability.

David Harvey (1989) outlines the commodification of “those every day things (food, shelter, clothing, etc.)” (p. 100), and the twofold nature of those commodities in a capitalist society, which is to say their ‘exchange value’ and ‘use value.’ The exchange value of a commodity is the worth it holds in acquiring other commodities; its use value relates to its ability to fulfill a particular need by its consumption. For my project the Marxist perspective encourages me to challenge both the principle of housing as a commodity and the ‘myth of market efficiency’. Clearly, the Canadian housing market

has failed to meet the needs of low and moderate income earners, of whom a disproportionate number are women.

Hulchanski (1993) moves beyond affordability to questions of 'social relations' and 'nonprice considerations' that restrict access to housing in his criticism of the neo-classical economic model of housing markets: "As in any aspect of social life that depends upon market allocation, economic, social and political power in society determines who gets what out of the system created for producing and allocating housing." ( p. 5) I draw on Hulchanski's critical perspective, although not a Marxist perspective, to discuss the distribution of individual and collective power in co-ops in the presence of lingering capitalist and patriarchal social structures, such as the gender division of labour; for example, who leads and who follows, or who makes the decisions and who does the work

Today's dominant ideology of neo-conservatism mingles ideas from neo-liberal economics, such as individualism, the self-regulating market, the principle of private property, the separation between private (domestic) and public spheres, with the commodification and privatization of housing consumption. Any violation of these traditional arrangements (*e.g.* a mother choosing to raise her children as a single parent, or two women sharing a house) elicits discrimination and economic disadvantage from sources both institutional and personal. Some forms of discrimination are tangible and quantifiable, others are abstract or intangible, and some are quite unconscious, such as the prejudice that might face a same-sex couple.



I draw primarily from the sub-disciplines of feminist sociology and geography and their shared common views in their analysis of women's housing. As we shall see in the next section, both were inspired by the women's movement in the 1960s. Both engage in academic debates on gender divisions and housing that are rooted in descriptive approaches, which clearly reveal women's experience of housing inequality. Both have moved from classifying women as a special needs group to look at the circumstances in which gender, considered as a major social division along with class and race, has a significant influence on housing inequalities. Both have moved to include other factors that are associated with housing inequality such as age and disability. Both attempt to identify the sources that structure women's housing experiences, exploring issues such as the influences of women's economic disadvantage, the divergent nature of men's and women's participation in the labour force ( *e. g.* part-time work and fluctuating employment levels through women's life-cycle), the continuing sexual division of labour within the home (*e. g.* caring for children and then elderly parents) in the context of inadequate community support.

A focus on women is a relative latecomer to human geography and housing studies. The next section (2.3) reviews the contributions made by feminist geographers, who assert the important difference that space makes by showing interconnections between the housing system, the labour market and housing policy, an aim this research shares. I would add to this formulation the normative role of the nuclear family and what some call enforced heterosexuality, as represented by the fact that women benefit economically and otherwise from living in partnership with men. This leads me to a

discussion of alternatives to market housing, and to the role government policy plays in reproducing capitalist and patriarchal relations. In the following section I'll review the growing and maturing body of 'women in the city' literature, and housing inequality literature, that also includes the experiences of female headed single-parent families from both a geographical and women's study focus.

## 2.2 HOUSING WOMEN IN THE CITY

*They are kept out of homeownership by low incomes; they are forced into reliance on subsidized housing in the public sector by inadequate incomes. They are discriminated against as mothers, single parents, social assistance recipients, abused women, and elderly women in both the private and public housing sectors. (Hulchanski 1993 p. 16 quoting Wekerle and Novac, 1991, p. 1)*

Adamson, Briskin and McPhail (1988) report that, "nearly 1.5 million Canadian women - more than one out of every five - live in poverty: and this trend, referred to as the 'feminization of poverty' within the women's movement, continues." (p. 104).

**Figure 2.1** clearly indicates that female lone-parent families have experienced the most serious decline in income. And current statistics indicate an intensification of this trend. (Advisory Council of the Status of Women, 1994)<sup>6</sup> In this section I will draw out the inherent theoretical connections between income poverty and shelter poverty in the Vancouver context and in the case of women: women whose position in the labour market generally garners them lower incomes (*i.e.* 70 cents on the 1992 dollar) (*Women Count*, 2nd Ed. 1994); women who head lone parent families in a time when a second household income is all that keeps many Canadian families out of poverty (Vancouver Sun, *2nd Income Kept Thousands Of Families Out of Poverty*, June 7, 1996, A10.);

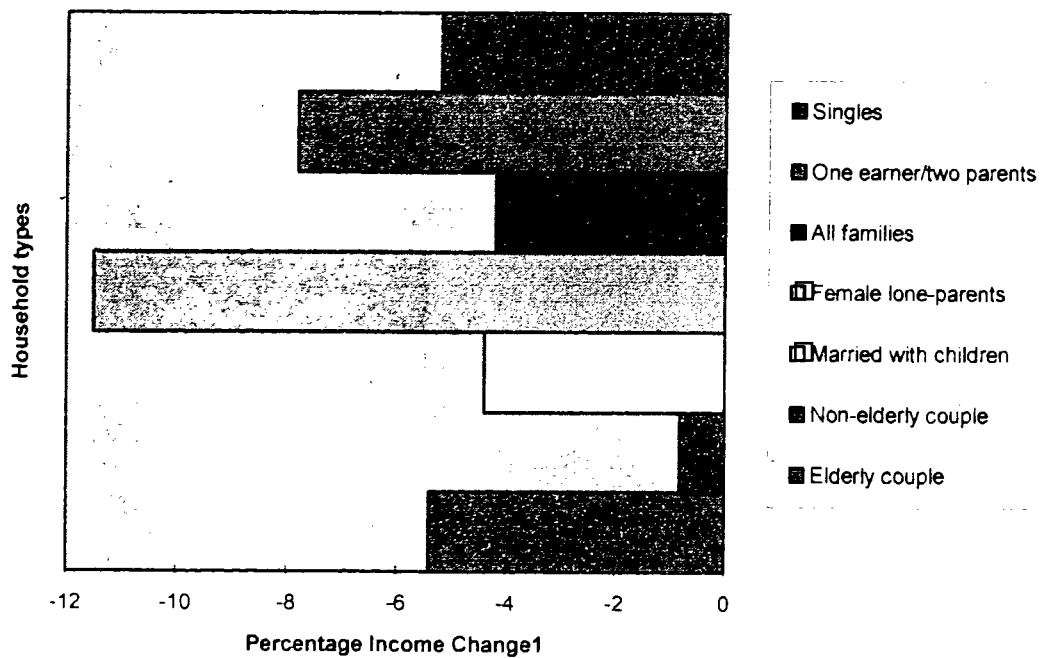
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<sup>6</sup> See *Women and Poverty* Fact Sheet, Canadian Advisory Council on the Status of Women, 1994.

senior women who are widowed and find their life-savings rapidly dwindling. Women find themselves living in the middle of multiple cross tensions in our housing market. In addition to the problems raised by low incomes and non-traditional family structures, women also experience discrimination and marginalization because of race, ethnicity, age and special needs.

**Figure 2.1**

**Changes in Income by Type of Household: Canada 1989-1991**



Source: Selected from Ross, Shillington and Lochhead, (1994)

Women's housing problems are multidimensional, involving issues of affordability, availability, quality, security of tenure, and inequality that can only be understood in relation to broader political and economic forces. While the previous section (2.2) reviewed the more conventional approaches to the housing question, this section

introduces a body of literature concerned with 'women in the city', founded on feminist critiques of conventional arrangements.

Monk and Hanson (1982) identified five areas of sexist bias in 'malestream' geography:

1. the construction of and adherence to gender-blind theory;
2. the assumption of traditional gender roles;
3. the lack of research into women's lives;
4. the assertion that gender is not a valid subject or social categorization for research;
5. the continuing disregard for women's activities in the city.

In the case of housing studies, Johnson (1990) holds that: "both the human ecologists and Marxist geographers have conceptualized housing in such a way that the concerns of women are marginalized." (p. 20). She argues that ecological models are sexist, because they present a genderless landscape whose patterns are explained by natural processes of competition and territoriality and invasion and succession, and that are driven by the public or commercial centre of the city, in other words by the world ordered by men and their activities. She asserts that, "The model is sexist in that it does not explicitly consider the city that women inhabit." (p. 21).<sup>4</sup> Johnson goes on to argue that these models represent 'male values' in that competition is considered the engine of change; and that co-operation is antithetical to "the model and the version of reality it is describing." (p. 22), an issue that will be raised again later in this study.

Another area of contention for feminist geographers is the continuing debate concerning the interaction between society and space. Massey (1994) outlines the history of the debate. She writes that initially spatial scientists asserted that spatial distributions were the result of spatial relations and spatial processes. Applying this idea to housing

studies, orthodox researchers provided accurate descriptions of housing forms, and quantitative models, whose social patterns were rarely understood as problematic. Quantifiable processes such as time, distance, and transportation costs provided the basis for building housing models, whilst their proponents argued that they derived from naturally occurring biotic or economic processes, that ought not to be tampered with.

In the 1970s Marxists contended that it was social relations not spatial ones that were the cause of geographical forms; in other words space was constituted through social relations. By the 1980s understanding space as being unilaterally socially constructed was challenged, with critics arguing that 'geography matters' and that the social is also constituted by spatial forces. In the case of housing, researchers began to postulate how housing forms and human experiences were the results of social relations, and in return how housing produced or reproduced social relations (recall here the understanding of housing as a gateway to other social resources).

Critical feminist geographers focused on the malestream conceptualization of space - the public/private dichotomy. Massey (1994) argues that dividing space into private and public is related to the construction of gender differences, that it allows the public to be valued more than the private and women and their activities relegated to the invisible private sphere.

Johnson (1990) levels a similar criticism at the Marxist analysis of housing. As outlined above, Marxists are credited with finding an alternative 'supply'-side focus. They identify the built environment as a representation of unequal class relations and the role of the state in housing provision as an arena for class conflict. They identify

housing's social impact as a case of the reproduction of labour and capitalist social relations, and identify housing as a commodity. Johnson criticizes the Marxist framework because of its emphasis on the capitalist 'mode of production' and therefore on the public world of men. Within this analysis, women remain sequestered in the private sphere of 're-production', and thus the analysis of women's experiences and issues remain marginalized. The Marxist focus on waged labour in the public sphere excludes from examination women's unpaid labour in the private sphere. Johnson's final point is that, for Marxists, women have no class position if not engaged in waged work, and their predilection of class relations over patriarchal ones once again banishes women's housing experiences to the margins. Johnson (1990) argues that heterosexuality and the traditional nuclear family are the accepted norm in family relations, for conventional approaches, contrary to the realities of many women (and men) whose lived experiences do not match this standard.

The Marxist analysis of housing, therefore, joins that of the human ecologists in being sexist and patriarchal. As such, these analytical frameworks contribute to the ongoing invisibility of women in human geography and reinforce their inequitable place in the housing system.  
(Johnson, 1990, p. 22)

Thus, a feminist approach to describing and understanding the city challenges 'malestream' research practices that focus on men and their activities in the public sphere. As the following literature review illustrates, feminists investigating housing in the city aim first to unveil women's housing experiences, and then to explain them within a political, social and economic framework.

Drawing on a maturing body of feminist urbanism literature from Canada, Britain, Australia and the United States, I begin by describing the progress of the study of women in the city. Tracking the development of 'women in the city' literature reveals a

pattern of initial description followed by analysis. The first 'wave' of feminist geographic thought aims to make women visible, to define their housing experiences as being different from that of men. The second wave is theoretical, aiming to explain women's disadvantaged position by analytically associating women's oppression with the development of capitalism in a patriarchal society. My project intends to contribute to both bodies of knowledge. Women's narrations of their experiences in the margins of co-operative housing remain scant, as well as feminist attempts to analyze their experiences in the context of a capitalist, patriarchal society, whilst being sensitive to differences among women. I will not offer a complete picture of the now extensive work on 'women in the city', but rather a selective review of women's housing issues in the urban environment. (For a more complete view see: Peterson, Wekerle, and Morley, 1978; Wekerle, 1980; Bowlby et al, 1989; Wilson, 1992; McDowell, 1993)

### **2.21 First Wave, A Geography of Women: Making Women Visible**

The first crucial step in 'adding women on' to the urban geographical research program was a cautious one that relied on existing research frameworks to address the critical omission of women as users of urban environments. By the late 1970s a substantial literature, eclectic in nature, had grown around women's lives in the city. As with other disciplines, the key concern in the early stages of 'women's studies' incursions into urban research was to document the extent to which women were systematically disadvantaged in many different areas of life. One stream of feminist research drew on mainstream welfare geography approaches and liberal feminism (Johnston et al, 1994; McDowell, 1983), while a second stream began with Marxist thought and the socialist

feminist critique that followed from these orthodox studies. (Bowlby, 1989; Mackenzie, 1989).

In the case of housing, the discrimination and disadvantage experienced by women in market housing systems is widely documented in Anglo-American studies. I use these largely empirical findings to point out women's housing issues and needs. Within the 'discrimination' literature we find women identified as a sub-group excluded or disadvantaged and discriminated against within the market housing system, with their search for adequate, suitable and affordable housing often leading them into the public or social housing sectors. Many of the co-op members I spoke with discussed their 'homing' into housing co-operatives because of the difficulty they experienced in securing adequate and affordable housing for themselves and in most cases their families.<sup>7</sup> Co-op housing provided an alternative to renting in the private sector which does not serve their needs.

A small but growing literature looks at alternatives such as social housing, a portion of which looks at women and housing. The questions asked include: What have we learned about women and housing, since women became a visible and viable social grouping to study? Are women's housing experiences substantially different from

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<sup>7</sup> "A dwelling is **adequate** if it requires only regular upkeep, or at most, minor repairs and if it possesses hot and cold running water, an inside toilet, and an installed bath or shower. **Suitable** dwellings are those that meet the national occupancy standards, i.e., there are enough separate bedrooms so that no bedroom need contain more than two persons, children aged five to seventeen or older of opposite sexes need not share a bedroom, and there is a separate bedroom for each lone parent or a husband and wife and for each other household member aged eighteen or older. Dwellings are **affordable** if households do not have to spend 30 percent or more of their total household income on shelter. Shelter payments incorporate mortgage payments, property taxes and utilities for owners, and rent and utilities for renters." (*The State of Canada's Housing* (no date CMHC p.29 see footnote #1)



men's? What about differences among women? Following a limited excursion into these areas I'll turn to a feminist geography of housing.

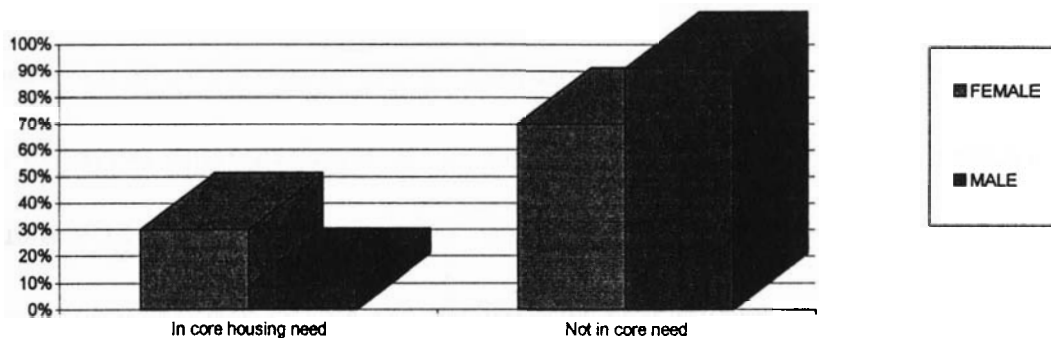
Women's unequal access to housing is well documented. Most often in housing literature, women are identified as one of several 'special' social groups with special needs that experience unequal access in the housing market. The literature also targets other groups including: low-income households, seniors, visible minorities, and those with special needs - for example the physically or mentally challenged. (United Way, 1980; Morris and Winn, 1990) Canadian studies are successful in showing that women's experiences are substantially different from men's and conclude that women face discrimination on several fronts: "Women of all ages, family types, income groups, and races have been subjected to blatant and systematic discrimination by lenders, landlords, insurance agencies, and public housing officials." (Wekerle, 1980, p. s207). Hulchanski (1993) reports in agreement with CMHC (1991), that women are filling the ranks of the poorest of the poor in Canada. (See **Table 2.1** below.)

<b>Table 2.1 Households in Core Housing Need by Gender and Type</b>		
<b>Type</b>	<b>Total Population</b>	<b>Female</b>
<b>Single Parent Families</b>	198,000	187,000 female headed (94.4%)
<b>Single Unattached Individuals</b>	684,000	443,000 female (64.8%)
<b>Single unattached senior citizens (65+)</b>	221,000	183,000 female (78.1%)
<b>Non-elderly single unattached individuals (64 or less)</b>	401,000	222,000 female (55.4%)
Source: Adapted from Hulchanski, 1993, p. 15. (Data for 1991)		

Provincial statistics are just as revealing indicating that 30% of B. C. households headed by women are considered to be in 'core housing need' compared to 9% of male headed households. (See **Figure 2.2** for a graphic representation) **Figure 2.3** illustrates the income disparity between children living in female headed lone-parent households compared to all children in B. C. It shows that 59% of children living in female headed lone-parent households were low income compared to 21% of all B. C. children (Office of the Provincial Health Officer, 1996, p. 14). Research efforts that have made visible the social and economic disadvantages and discrimination that women and their children face provide a bold background for my project. Understanding women's social and economic status in the 'market' place allows a more informed comparison with alternatives like co-op housing.

**Figure 2.2**

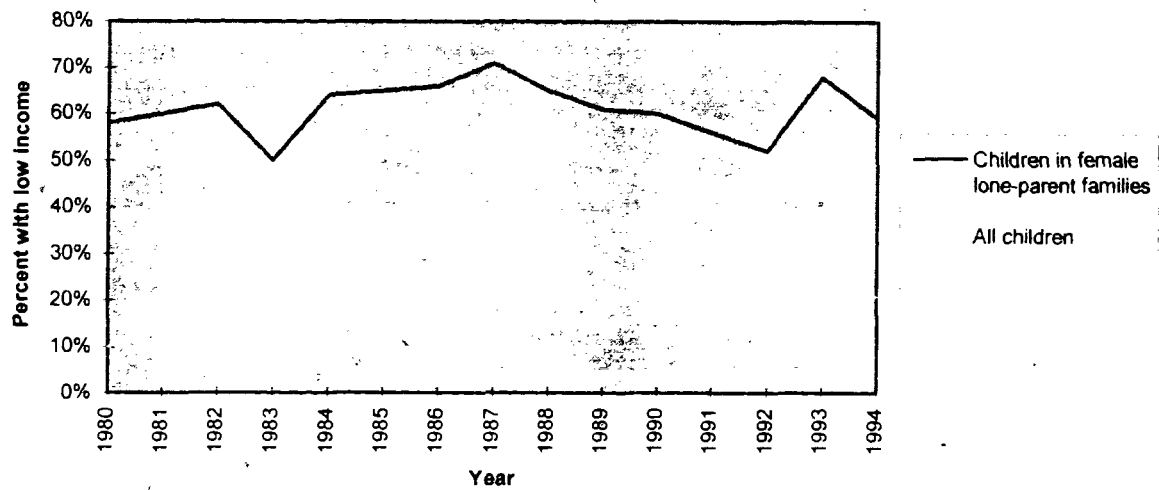
**Percent of Households in Core Housing Need, By Gender of Head of Household, BC, 1991**



Source: Office of the Provincial Health Officer, 1996, p. 86

Figure 2.3

Low Income Rates, Children Under 18, BC, 1980-1994



Source: Office of the Provincial Health Officer, 1996, p. 14

Some of the most interesting research has focused on women living outside social norms, such as mother-led families. These studies led to the development of explicit assessment of 'housing' criteria including issues of: affordability; accessibility; availability; security of tenure; appropriateness of facilities for children; household maintenance; opportunities for sharing and support; privacy, suitability for transition; and cost effectiveness in the use of private and public funds (Klodawsky and Spector, 1988; United Way, 1980)

In the mid 1980s a general critique of this initial step grew in response to feminists' increasing interest in explaining patterns of inequalities with a persistent concentration on women's differences and problems. "In housing studies, particularly, it encourages the tendency to present women's issues as some form of 'special need' rather

than as an integral part of the normal concerns of housing policy.” ( Munro and Smith, 1989, p. 4). Criticisms encouraged a shift from describing gender roles and how they worked to disadvantage women, (taking for granted or normalizing male and female roles) to focusing on gender relations and , “...on trying to identify the reasons for male dominance over women, to document the consequences, and suggest alternatives.” (Bowlby, 1989, p. 158). Darke (1984) argues that two false assumptions weaken the former approach: 1) environmental determinism and 2) the liberal fallacy. The first assumes that “social problems can be solved by environmental means” (p. 68) and the second that “that once an injustice is pointed out, those who have been (unknowingly ) perpetrating it will take steps to correct it.” (p. 68) Brownill (1984) agrees that much of the early research falls into the inherent problems of the ‘*women and ... trap*’ and, “the resultant ghettoization which such an approach would appear to perpetuate and justify.” (p. 21). One way out of the trap is to analyze gender relations, in this case in the context of gender and housing. The focus on gender rather than women was originally developed by feminists concerned about women’s problems being perceived in terms of their sex, rather than gender; that is, in terms of their biological differences with men rather than in terms of social relationships between men and women, relationships which have oppressed and subordinated them. Most important is that gender-aware approaches are concerned with the way in which oppressive social relations are produced and reproduced, recognizing that because they are socially constructed they vary among different times and places. Thus, sexism is the problem rather than sex. (Tong, 1989; Moser, 1989)

Parallel to the feminist geographer's critical conceptualization of terms such as gender and class, Jackson (1989) questions the uncritical theorization of race, "...suggesting that it should be seen as a *social construction* reflecting material conditions structuring the social relations between groups and individuals at particular times and in particular places." (p. 190). In this way racism is the problem rather than race. This argument can be extended to the multiple 'isms' that oppress in capitalist and patriarchy societies, such as ageism, ableism, *etc.*

Thus, the relationship between affordability and gender also has to do with political, social and personal factors such as income, age, race, and colour, physical and mental health and abilities, education, employment, marital status, access to child care and the degree of control women exercise over these factors and their effects.

(Hulchanski, 1993, quoting Kjellberg Bell and Sayne, 1990: p. 5) What is important to realize is that women are discriminated against not only as actors in the housing market, but also as subjects of research because of gender-blind research which silences those living in the margins.

### **2.3 SECOND WAVE: SOCIALIST FEMINIST ANALYSIS AND EXPLANATION**

*A feminist analysis of housing would begin with where women are in relation to their housing. Questions of access, privacy, work, design, safety, rest, and desire all become relevant, to be scrutinized historically and in their contemporary manifestations as expressions and as sites of resistance to patriarchy. (Johnson, 1990, p. 23)*

*What is needed therefore is a dynamic spatial and historical analysis of housing which seeks to link housing with family and labour market structures in order to uncover the interrelationships which serve to produce and reproduce patriarchal capitalist relations. (Watson, 1986, p. 2)*

Second wave analyses concern themselves with the explanation of gender inequality, and the relation between capitalism and patriarchy. Their geographical focus is on the theoretical and concrete separation of public and private spaces, largely in the context of urban places and localities. (Johnston *et al*, 1994) What is distinctive about socialist feminist analyses is its focus on identifying social processes that are instrumental in producing the phenomena we call racism, ageism, sexism, *etc.* What is most distinct, however, is their determination to combine theory and practice (referred to as praxis) in order to organize and work toward social change and social justice. “**Praxis** refers to the notion that there is no real distinction between theory and (political) action. They are interrelated and go hand in hand.” (Marchand and Parpart, 1995, p. 245, original emphasis) Thus, for bell hooks (1990) feminism is:

a commitment to eradicating the ideology of domination that permeates Western culture on various levels - sex, race, and class, to name a few - and a commitment to reorganizing society, so that the self-development of people can take precedence over imperialism, economic expansion and material desires. (p. 159)

Through an analysis of the narratives of women co-op members, I plan to identify processes that contribute to lingering female oppression in co-ops, and move beyond description toward explanation. Striving to connect theory and action influences both the questions that socialist feminists ask and how they go about trying to answer them. In this project I hope to uncover success strategies used by co-ops in creating tolerant and empowering communities, thereby contributing to the feminist theorization of agency while disseminating positive practical strategies to the co-op sector. My analysis of patriarchal relations is temporally and spatially specific to women’s co-op housing experiences today in Vancouver. According to Bowlby *et al* (1989) a focus on locality

demonstrates that 'geography matters' and is a powerful method for obtaining data on those processes of social change for which the community is the appropriate level of analysis.

Morris and Winn (1990) include an analysis of women's housing experiences in Britain. As is the goal of Second Wave researchers, they draw out the connections between women's housing experiences in the domestic or private sphere, their family structure, and finally with their status in the economic or public sphere. Housing and gender divisions are included among those of class, and race. They count women in and conclude that for women:

[O]ver their life cycle, housing advantage and disadvantage is crucially linked to whether women live in a household where there is a man present, and when they do, their housing situation is primarily determined by the man's social and economic status. When women are dependent on their own social and economic status - for example, young single, women, women who choose not to live with a man, women experiencing relationship breakdown and older women who have outlived their spouses - it is that status which makes them vulnerable to housing disadvantage. (Morris and Winn, 1990, p. 143).

Feminist geographers like Johnson (1990) and Watson (1986) moving beyond the description of the effects of gender inequality whilst striving for an explanation of women's housing experiences conclude that feminist analyses of housing should consider social processes that produce and reproduce gender inequality, such as:

1. production and design process (see Madigan, Munro, Smith, 1990);
2. tenure and ideology - owning versus renting (see Madigan, Munro, Smith, 1990; Watson, 1986);
3. single women living outside nuclear families (for the Canadian story see Doyle, Burnside and Scott, 1996; Heather Smith, 1992; Smith, 1989; Watson, 1986 p. 9; Klodawsky and Spector, 1988 and 1984);

4. public sector housing which is more prevalent in Britain than in Canada (see Watson, 1986; Klodawsky and Spector, 1984;
5. private rental sector (see Watson, 1986; Hulchanski, 1991).

Rather than cataloguing the discrimination women face in the housing market, they endeavor to expose social processes that exclude women from homeownership and perpetuate their economic disadvantage. For example, explaining how difficult it is for women living outside traditional nuclear family structures to secure adequate housing in the private rental sector. These connections are explored more fully below.

Morris and Winn (1990) recognize housing policy as “part and parcel of an ideological support, and encouragement, of the ‘nuclear family’ (*i. e.* husband, wife and children) -married couple and children” (Winn, 1990, p. 148). They note for example the current resurgence of a popular and political commitment to family values (149). They move beyond conventional explanations and realize governments can change their positions and policies. They use the example of WW II when women were being encouraged to join the labour force, which resulted in more women working outside the home. How does women’s continued oppression satisfy capitalist economic interests? Focusing on the reproductive sphere or the home, capitalist interests benefit from the free labour of women reproducing the labour force. Women also fill the ranks of a capitalist ‘reserve army of labour’. They conclude that because it is difficult for women to house themselves and their children alone, they are more likely to become part of male-headed household.

Gilbert (1997) outlines feminist geographers’ current attempts to move beyond patriarchy and capitalism, conceptualizing social characteristics such as race and gender



as being highly interdependent, "feeding off of and reinforcing one another in what has been called an interlocking matrix of power relations ... race, gender and sexuality should be conceived of as mutually constitutive categories." (p. 167) In talking about differences among women, which were strongly evident during my interview process, I do not intend to emphasize the nuances of these positions, but I do agree with Gilbert's assertion that it is inadequate to simply add 'difference' on. To avoid this pitfall some feminist geographers draw on the notion of situated or partial knowledges developed by feminists such as Haraway (1991) and Harding (1986), in their attempt to theorize differences while maintaining gender as an analytical category (Gilbert, 1997, p. 168). (For a critical Post-structuralist discussion of 'Woman' see G. Rose, 1993, Chapter 3) Thus, there is an effort being made today to integrate discriminatory social processes such as racism, sexism, ageism and ableism, and to identify how each constitutes or works through the others. A 'multiple-oppression' approach offers the potential to academics and activists to build bridges between oppressed peoples, who perceive their differences as isolating social barriers. Following the idea of coalitions, it is important to realize that many of the points I have made concerning constellations of oppressive social relations in our society are not exclusive to women; men too are differentiated along similar social dimensions.

Gilroy and Woods (1994) discuss differences among women and how these affect their housing experiences: especially experiences of ageism, racism, heterosexism.

Watson (1986) discusses differences between never married and married women with respect to housing tenure, while Johnson (1990) covers aboriginal experiences.

Differences among women were evident in my sample of respondents. The women I interviewed varied in several ways: in age from their 20s to 70s; family forms included single-parents, single-adults, partners in traditional nuclear families; sexuality both heterosexual and lesbian; race (First Nations, Central American); income (from income assistance recipients to professionals); and education levels (less than highschool completion to university degrees). Hoping to avoid essentializing these women by one of these characteristics, I plan to, "recognize the multiplicity of women's experiences and to explore the links between gender and other forms of social relations." (Larner, 1996, p. 186).

In their search for an explanation of gender inequality and to understand the relations between capitalism and patriarchy, feminists argue against dualistic thinking (for a thorough review of these ideas see G. Rose, 1993, Chapter 4). For example, feminists have called for the collapsing together of private and public spheres. Reuniting the public/private divide allows feminist analysts to theoretically connect the financial constraints many women face in securing housing in the so-called private sphere (which in essence is a public sphere of market-housing) to their disadvantaged position in the labour market, conceptualized by feminists as the 'sexual division of labour'. Thus, feminist scholars have focused on uncovering associations among the dominant structures of society such as: single-family house design and the nuclear family; gender relations of production and reproduction and industrial capitalism, or community building and the state.

Feminist geographical writing emphasizes that women's experiences of places, like the city or the home, can be different from men's. The feminist challenge to the traditional meaning of 'home' for women is exemplary. Johnson (1990) states that: "Information on domestic labour and violence in the home is truly damning of the myth that the home is both a place of rest and safety." (p. 23) Not only have feminists shown that women experience the city differently than men, but that its spatial and social structures disadvantage women. For example Johnson (1990) shows that the provision of goods and services, such as housing, health care, and transportation systematically disadvantages women. I use 'gender specific' housing statistics to frame the context of women and housing in Vancouver, to describe their disadvantaged position in the housing system and to flag their critical issues and needs. The main focus of my research lies in the exploration of alternative non-sexist city forms and socio-spatial relations within the city. I evaluate how successful housing co-operatives have been in creating alternative, egalitarian and equitable living experiences for women, and whether new program parameters adversely affected the co-operatives' chances for such success.

In the introduction I outlined how different approaches to housing policy were a result of viewing the housing problem from a conservative, liberal or critical perspective. Doyle and Page (1996) argue that another influence on policy is whether it is understood either as social service or social structure. From a social service perspective, housing is recognized as a basic need - a need that some households cannot afford to meet. The government's role is then to provide assistance, whether it takes the form of shelter allowances or subsidies to build social housing. This approach assumes that there is

something wrong with the household, blaming the household because it has special needs. For example, a female-headed household may have problems securing shelter because there is only one household income, which cannot compete in the housing market with a two income family, or families where the male breadwinner earns enough to cover shelter costs. The social consequences of 'blaming the victim' are the creation of stigmatized and dependent households and communities. One caveat is to remember that while we may recognize housing as a basic need, our society treats it like a commodity to be bought and sold for profit - a focal point for the second point-of-view: the social structure approach.

The social-structural approach recognizes housing as a component of social structures, and considers its role in the social environment. This approach does not identify the victim as the source of the problem. Rather than blaming a woman for being a single-parent and not being able to afford decent housing:

From a social-structural or determinants-of-health point of view, the housing is simply representative of a socioeconomic system that marginalizes her, makes her relatively powerless and then shows her in the conditions of her everyday life that she is "the bottom of the barrel." (Doyle and Page, 1995, p. 29)

Socialist feminists find that the analysis of gender is crucial to an understanding a whole range of economic, social and urban issues at both theoretical and policy levels. While the first crucial step was to identify women's housing issues, the necessary second step is to analyze the processes within the housing system which produces and reproduces patriarchal and capitalist social relations. Is state policy involved in the perpetuation and operation of gender inequalities?

One feminist approach to understanding our dominant ideology of owner-occupation is Sophie Watson's (1986). She writes:

The fact that home ownership is the dominant form of tenure...derives from a set of policies and ideologies which have promoted ownership as the ideal form of tenure since the Second World War....(p. 3)

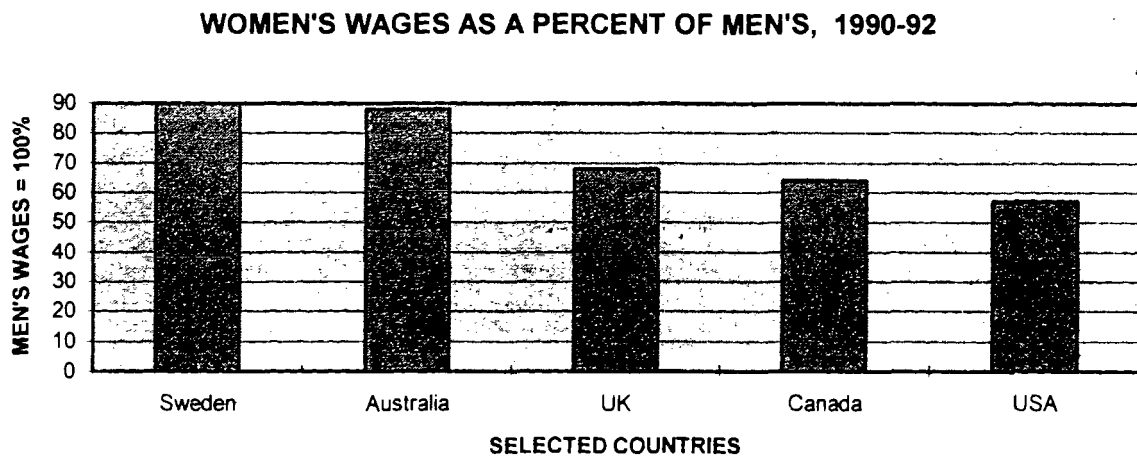
Our dominant ideas around rentals in the private sector is that they are short term living arrangements that limit self-expression and provide no future equity. Our ideal form of housing is homeownership for the nuclear family. Homeownership is accepted as a 'natural desire', which feminists argue supports stereotypical roles for men and women (idealizing women's domestic role as caregivers or homemakers).

In this way the dominant ideology of homeownership reproduces patriarchal relations at a microcosmic level. Feminists also argue that society's expectation and acceptance of male-headed households (men seen as the chief breadwinners and women as economically dependent mothers) also has implications in regard to housing policy and tenure. The result is that Canadians rely on market mechanisms for about 94% of the nation's housing stock, with 6% of Canadian households living in public, non-profit and co-operative forms of non-market housing. Approximately 9.5 million households must seek housing in the private housing market.

Women's access to homeownership is often through association with a male breadwinner, one facet of many women's economic dependence on male partners. It is clear that women's access to housing is constrained due to their inferior economic position: on average earning two-thirds of what men do, with less stable jobs, and more part-time work. They wield less purchasing power and are frequently unable to secure

mortgage financing. (See **Figure 2.4** for income gaps, based on gender, for selected countries.)

**Figure 2.4**



Source: Officer of the Provincial Health Officer, 1996, p. 84

Statistical trends indicate that in Canada the income gap is growing between rich and poor, and female lone-parent families are at breakneck speed becoming the poorest of the poor. (Refer to **Table 2.2** for percentages)

<b>Table 2.2</b>		
<b>The Exceptional Circumstances of Lone-Parent Mothers With Children Under 18 Years of Age.</b>		
	<b>1981</b>	<b>1991</b>
Lone-Parents: Rate of Poverty		
	50.7%	58.1%
	<b>1981</b>	<b>1991</b>
Lone-Parents as Percentage of Poor Households		
	23.9 %	30.1%

Source: Selected from Ross and Lochhead (1994)

The dominant ideology of homeownership is coupled with the ideal of single-family dwellings. Cathleen, one of my key informants and a property manager for a Vancouver housing association recounts a story about an official opening of one of her non-profit buildings:

The first year we had our official opening, and as part of the decorations we asked children to draw a picture of their new home. Every one of the little kids drew a single-family dwelling, with a winding pathway .. and a mom and dad, always two parents....And so they all had the perception that home is still a single-family dwelling. I don't have one and I'm still dreaming.

Alternatives to ownership in Canada include renting in the private sector. The numbers and quality of private rentals are in decline and in a tight rental market like Vancouver's (with less than 2% vacancy rates) affordability problems, discrimination by landlords, and unsafe living conditions are faced by many female-headed households. Public housing is less significant in Canada than in Britain for example and currently being privatized in the latter. Housing associations and housing co-ops offer 'fair rent' alternatives, charging 30% of household income, but target families in core need. Their family focus leaves a significant number of lone men and women with low incomes with no alternatives. Co-ops do offer co-ownership tenure, but waiting lists are long and federal programs are canceled, while in B.C. programs are producing few projects due to persistent budget restraints.

What would a women-centered housing policy look like? Feminists have studied housing production, design (single-family suburban locations) and tenure as ways housing acts to produce and reproduce a patriarchal family form. Socialist feminist theory begins by questioning assumptions around housing policy and social structures. Housing we

agree is located within the domestic or private sphere, but its role in molding and reinforcing the structure of the family along patriarchal and capitalist lines has largely been ignored by 'male-stream' analyses. Feminists suggest that this is why parties on the 'left' have failed to develop coherent socialist housing policies. Feminist analysis examines several assumptions around which housing policy is developed and argues that female-headed households are marginalized. First all housing policy and provision is based on the notion of the *household*, which is assumed to be a nuclear family despite the numbers of single-parent families and lone adults. Second, policy assumes women's and children's financial dependence on a husband. Third, the sexual division of labour, which ties women to reproductive duties restricts women's independent access to housing due to their inferior economic status and primary domestic role. Feminists argue that dominant patriarchal relations are created and reproduced through these processes.

We are still far away from reaching consensus on a feminist housing policy, but we know that we need policies to redress the imbalances women face - women's weak position in the housing and labour markets, and in the home. Objectives include the provision of affordable and adequate housing with attention paid to the form in which they are provided. Housing alternatives must serve a range of different relationships, not just nuclear families. We need policies that recognize that housing needs vary during people's life-cycle, for example the availability of communal environments during child-rearing or of support for senior citizens. All this requires increased government funding rather than today's reductions. There are as many differences between feminist approaches to housing as there are differences among women. ✧



My research project aims to identify and explore the sometimes discordant relationship between internal social dynamics of co-operative housing efforts and external policy forces. In this brief consideration of housing problems and policy, I offered one feminist analysis of how home spaces are constructed to advantage men over women. A feminist analysis of housing begins with women's worlds, their needs, priorities and struggles, and challenges traditional ideological and material structures. A feminist framework may contribute to social change in women's favour and offer a very different picture of what women-centered housing policy may be.

### **2.31 HOME AS WOMEN'S PLACE**

*[F]eminist geography has moved away from the analysis of gender differences in spatial behaviour and activity patterns towards a concern with the social constitution of gendered beings in particular places....the particularity of place affects, as well as is affected by social processes... (McDowell, 1993, p. 159)*

My project is concerned in part with how places are constructed through social processes and in turn how social relations are constructed in place. Agnew (1989) suggests that the meaning of place has three elements:

- first, as a locale or community 'way of life', as settings in which social relations are constituted, thus as a context for social relations;
- second, as locations or the geographical area encompassing the setting for social interactions defined by social / economic processes operating at a wider scale;
- and finally, as a sense of place or 'structures of feeling'.

Co-ops function in all three ways. They provide the opportunity for members to experience a co-operative way of life. Co-ops are also located in the broader milieu of

Canadian society and most members I talked to reported feeling a sense of belonging to a community.

It is at this point that the notion of *place* comes into its own. An understanding of the sites at which patriarchal practices are enacted requires not only that context be treated as a background, but also that the siting and situating of such practices recognize the constitutive role of the place itself as inseparable from social outcomes. (Kobayashi, *et al*, 1994, p. xxix)

For humanists like Tuan (1977) the 'home' was an especially important place; home provided, "...the ultimate sense of belonging to place..." (Rose, 1993, p. 47) Feminist geographers, who worked 'in the field', "...were more sensitive to the part that 'place' played in the constitution of gender differences, instead of seeing location merely as 'context' (Moore, 1988)." (McDowell, 1993, p. 159). Rose (1993) argues that in the 1970s white socialist feminists damned masculinist constructions of home, family and community, as the primary sites of women's oppression. For many white males at that time home was a haven, a resting place and a retreat from the pressures of their 'public' lives. This has not proven true for women. For most women, home is a place of work (often the site of women's double-day), characterized by an unequal relations, which sometimes means home is where domestic violence occurs, a place of entrapment for women from which they cannot escape.

Wilson (1992) asserts that because home and community are sites of women's oppression they will also be the main site of women's struggle and resistance against patriarchal institutions. What I found interesting in my conversations with co-op women is that most described their co-operative communities as safe havens and places that offer social support - a home at last.

In this sense, my broader question is how successful can social agents (like women) be in the construction of alternative non-sexist, non-classist, non-ageist, *etc.* places (like housing co-ops), while located in (and even funded by) a broader patriarchal / capitalist society. Have co-operatives met their seemingly unattainable economic and social goals of providing adequate and affordable housing in co-operatively run communities that are free of social injustice?

## CHAPTER THREE

### CANADA'S HOUSING POLICY: FIDDLING IN THE MARGINS

*[T]he fact that home ownership is the dominant form of tenure...derives from a set of policies and ideologies which have promoted home ownership as the ideal form of tenure since the Second World War. (Watson, 1986: 3).*

*Gender relations in the city are ... made more or less feasible by incentive structures that shape individual and corporate behavior. Women's dependency is effectively institutionalized by (a) welfare, job training, housing, and child care policies that label as pathological women who do not rely on men for material support or social and self worth; (b) public safety services, public transportation, and streetscapes that render women physically vulnerable; and (c) economic development strategies that produce jobs of marginal benefit to the majority of female heads of households. Hence the local state induces, even though it might not force, gender compliance. (Garber and Turner, 1995, p. xi)*

#### 3.0 HOUSING IN CANADA

Housing in Canada is available (albeit not equally) both to the needy and the well off, because it has been a selected element of our social policy. As with other developed market economies, many Canadians enjoy generally satisfactory housing conditions. It was after W.W.II that the Canadian government first intervened to improve Canada's poor housing conditions.<sup>1</sup> However, in comparison to other European social welfare states, Canada's entry can only be described as modest. Hulchanski (1993) compares the low percentage of non-profit alternatives in North America to European rates ranging from a high of 44% in the Netherlands to a low of 17% in France and Denmark.

Canada relies on the market mechanism for about 94% of the nation's housing stock. [Only] 6% of Canadian households ... live in public, non-profit, co-operative and other forms of non-market housing.... (Hulchanski, 1993, p. 4)

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<sup>1</sup> For a thorough-going discussion of the condition of pre-W.W.II housing in Vancouver and the struggle to enlist government assistance see Wade, (1994)

Hulchanski, (1993) reports that 40% of Canadian households are renters, who are geographically concentrated in Canada's largest cities. Census data from 1991 suggests that over 60% of the households in cities are renters. Poverty rates for renter families were 26% compared to 7% for owners, and 38% for single person renter households to 25% for owners. With only 6% of Canadian households in non-market housing, access to housing in Canada requires participation in the private housing market, whether as a renter or owner.

One difficulty that governments face in funding housing alternatives is that housing programs are politically controversial, and proposing changes in the way we house people and the way we think about housing strikes at some of our most fundamental social arrangements or social structures. Compared to other social housing programs, non-profit co-operative housing has received the roughest political ride, perhaps because the co-op sector's alternative social philosophy of co-operation and mutual self-help seems opposed to the dominant ideology of individualism and of competition. Their dependence on government funding makes co-ops vulnerable. Critics on the right, who usually prefer assisted free-market solutions, contend that co-op's 'supply-side subsidy' benefits those other than the poorest of the poor - or those households determined to be in core need. These criticisms of the inefficient use of scarce 'tax-payers' dollars in an atmosphere of government restraint provided the impetus for the shift from 56.1 to ILM.

Critical commentators have argued that there have long been housing policies for middle class homeowners. For example, Hulchanski (1991) contends that direct

expenditures (cash subsidies) for current social housing programs, like co-op housing, are facing cuts, while indirect expenditures (hidden subsidies via the tax system) remain untouched. For example, Hulchanski cites the regressive nature of housing tax expenditures in Canada. Homeowners enjoy a tax free holiday when collecting the equity from 'principle' home sales, while savings through income tax deductions of property taxes and mortgage interest payments for owners of 'rental properties' accrue to the 'haves' in our society rather than the 'have nots.' Due to their lower incomes, women may be major beneficiaries of direct housing subsidies, both for privately owned and public housing, but are much less likely to benefit from indirect housing tax subsidy programs.

By 1992 the federal government quit providing money toward new social housing projects as part of its 'cost-cutting' policy. (It continues to meet its financial obligations under existing operating agreements.) It is critical to realize that for the first time since W.W.II there is no nation-wide housing strategy in Canada. While there may be some basis for this official indifference towards housing provision, Canadian housing activists point out that shelter is a necessity, that housing is a large part of the cost of living for low-income families, and that there is a housing crisis in Canada, with some 200,000 families on the waiting lists for government subsidized housing spaces ( Shelly Page, 1996). The Co-operative Housing Federation of Canada (CHFC, 1992) reported that the Co-operative Housing Federation / British Columbia (CHF/BC) handled 10,000 telephone inquiries in the Greater Vancouver area. They also reported that according to Statistics Canada's 1986 census, that there were:

...half a million rental households paying 50% or more of their income on rent.....The commonly accepted standard for affordable housing is 25% of household income on shelter. Another 600,000 tenant households were paying between 30% and 50% of their incomes on rent. That means slightly over one million tenant households are living in housing that is unaffordable. (p. 2, original emphasis)

In British Columbia 'renter' housing need has continued to increase with 1995 rates at 32.5% of all renter households or 162,000 renter households in core need (meaning that they pay more than 30% of household income on shelter costs). (CMHC correspondence dated 10 December, 1996)

Canadians in need of housing assistance may well ask why these spending cuts are occurring when a growing number of Canadians are finding it increasingly difficult to acquire adequate and affordable housing. Contributors to Kent Gerecke's (1991) anthology entitled *The Canadian City* link the ongoing Canadian housing crisis to processes such as gentrification, the persistent failure of the Canadian government's trickle-down housing policy, and its concurrent hidden subsidies for homeowners and developers. A critical review of Canada's 'pro-market' housing policies, in Chapter 3, supports this claim and suggests that this policy position continues to discriminate against the most needy in Canadian society (also see Hulchanski, 1991).

From a critical perspective, Hulchanski (1993) argues that neither supply nor demand are functioning according to conventional market forces, and have not done since the 1970s. Lack of choice in the private rental sector is chronic where there are low vacancy rates. Vancouver vacancy rates are near to the lowest in the country. Toronto is at 0.8% (CMHC, Oct. 1995). **Table 3.1** shows vacancy rates across Canada. "The rate now is 1.2% [in Vancouver]. A vacancy rate of 2% is considered a balanced market in

Vancouver.” (Vancouver CMA Rental Market Report, (1995). See **Figure 3.1** for fluctuations in Vancouver’s vacancy rate from 1986 to 1995. In October, 1995, the average cost of renting a one bedroom apartment in the City of Vancouver reached \$661 per month, while a three bedroom rose to \$1,232 (CMHC, Oct., 1995) Yaffe (1995) reports that the average selling price of a single-family detached home in Greater Vancouver was \$424,000 in 1995. (Vancouver Sun, April 13, 1995: A23)

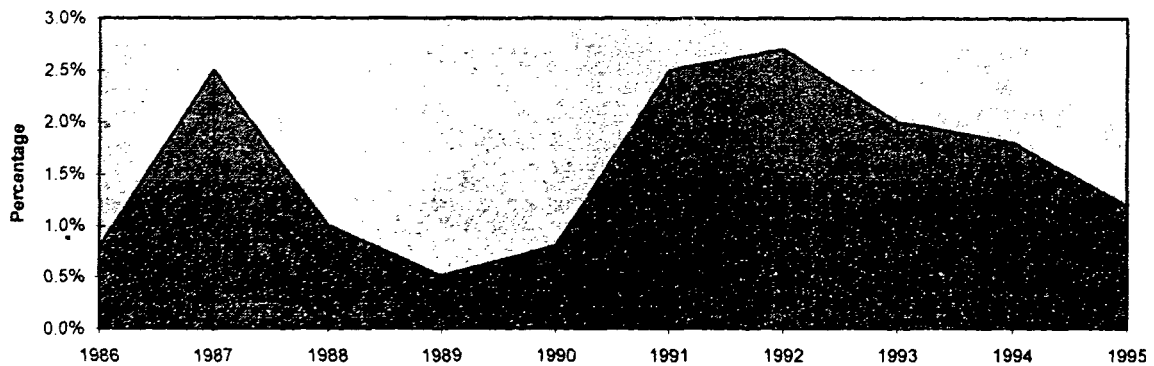
Hulchanski (1993) concludes that some social groups exercise ineffective market demand due to low incomes. *Women Count: A Statistical Profile of Women in British Columbia* (1994) presents national numbers: “Lone-parent families headed by women have the lowest incomes of all family types in Canada. In 1992, 57% of female lone-parents fell below Statistics Canada’s low income cut-off.” (p. 12) See **Table 3.2** and **Table 3.3** for a summary of women’s incomes using selected family units and earning distribution by gender, respectively.

Edmonton	10.2 %
Halifax	7.7%
Montreal	6.2%
Winnipeg	5.4%
Calgary	3.6%
Victoria	3.3%
Regina	2.1%
Vancouver	1.2%
Toronto	0.8%
Source: CMHC, Oct., 1997, p. 6	



**Figure 3.1**

**Vancouver's Rental Market Vacancy Rates**



Source: CMHC, 1995, p. 1

**Table 3.2 Average Income by Selected Family Units, Canada, 1992**

<b>Two-parent families with children</b>	\$60,246	11%*
<b>Male lone-parent families</b>	\$38,783	21%*
<b>Female lone-parent families</b>	\$24,077	57%*

\*Percentage of family units which fell below the low income cut-off.

Source: *Women Count: A Statistical Profile of Women in British Columbia* (2nd Ed.) Ministry of Women's Equality, Province of British Columbia.

**Table 3.3 Earnings Distribution of Full-Year, Full-Time Workers, B.C., 1992**

	Percentage of Men	Percentage of Women
Under \$20,000	15.8	29.5
\$20,000 - \$29,999	18.8	28.2
\$30,000 - \$49,999	39.6	34.1
Over \$50,000	25.9	8.2

Source: Adapted from *Women Count: A Statistical Profile of Women in British Columbia* (2nd Ed.) Ministry of Women's Equality, Province of British Columbia

Hulchanski (1993) also discloses an important distinction within the housing market system; explaining differences between the workings of renting and owning in the private sector, using the concepts of demand and supply forces. The ownership part of the market, he argues, works in that supply and demand forces govern the market, admitting that some excesses accrue in particular regions. The rental portion of the market, however, exhibits serious problems. Statistics show that a greater percentage of renters, across all household types, pay 30% or more of total gross household income on shelter costs, while a greater percentage of women, whether renters or owners pay more than men (see **Figure 3.2** for detailed percentages). He argues that access in the housing market is controlled not only by income but by other social relations (*e.g.* socio-economic status). A formation of factors ranging from income to family structure holds sway over people's housing experiences. Society's 'winners' are, more often than not, members of nuclear, middle- or upper-class families, owning homes in suburban or gentrified urban settings.

### **3.1 CANADIAN HOUSING POLICY**

In this section, I overview Canadian co-op housing policy. I aim to track the rise and fall of non-profit co-operative housing programs as part of our government's attempt to meet the housing needs of Canadians excluded from the homeowner market. Canada's first National Housing Act (NHA) in 1938 can be attributed to conditions such as the persistent unemployment and economic recession of the 1930s. The NHA was a political and economic act by our government to help stimulate employment in Canada, and due to this focus critics continue to claim that Canada's housing policy is a market oriented package that advantages 'the haves' in Canadian society (*e.g.* Hulchanski, 1990;

Hulchanski and Drover, 1987), and focuses on production-side solutions. Hulchanski (1990) argues that:

The aim of Canadian housing policy has been to make ownership of a detached house and, more recently, a condominium apartment or townhouse, a feasible option for those able to qualify for a mortgage. (pp. 301-302)

Hulchanski maintains that Canadian housing production or supply-side objectives were met by the late 1960's, but the persistent failure of the predicted filtering or trickle-down process to meet the need for low-rent housing gave rise to a political commitment in the 1950s and 1960s to build public housing. It was clearly stated however that the government plan never intended to interfere with or erode the private market:

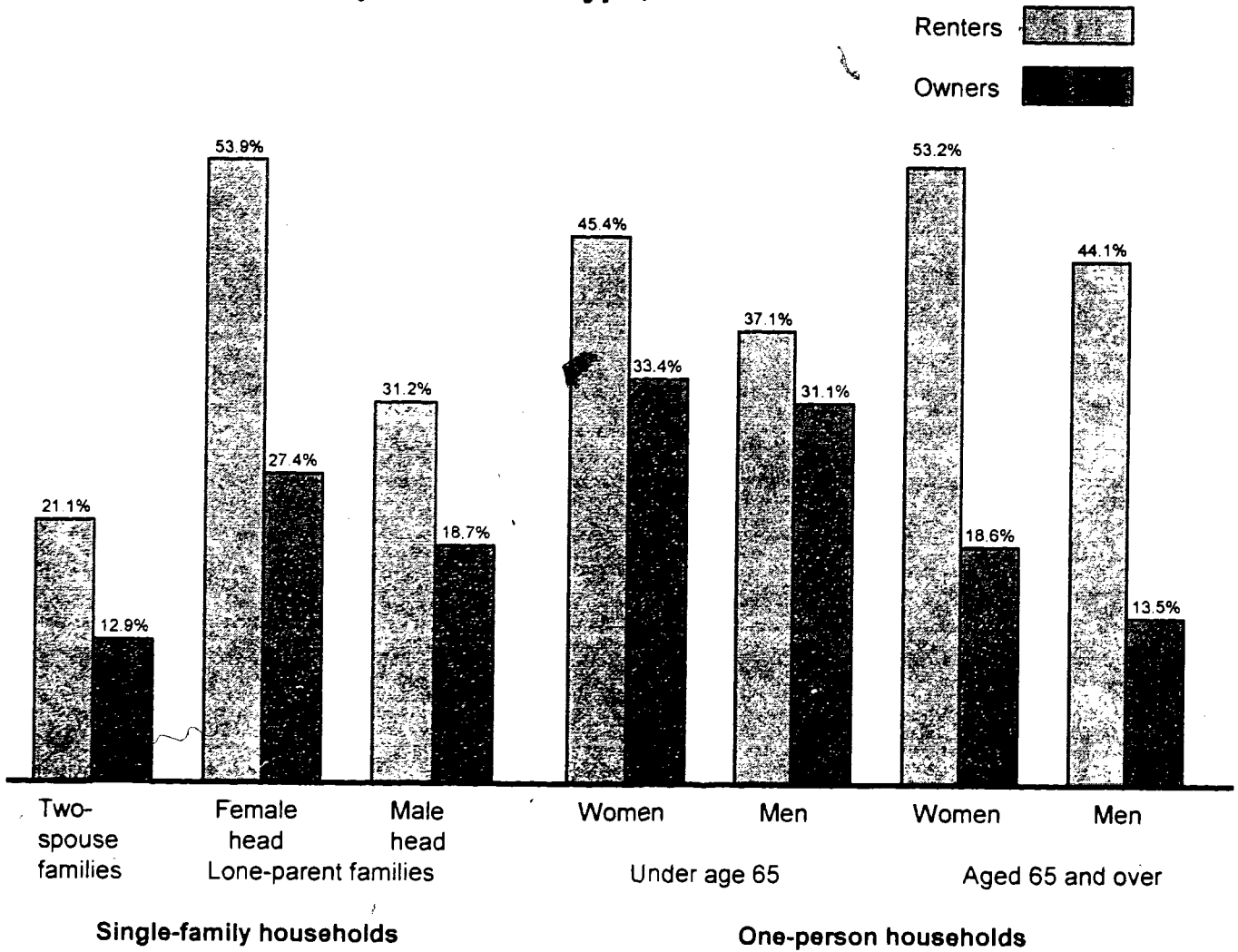
A member of the Board of Directors of the CMHC [Canadian Mortgage and Housing Corporation]<sup>2</sup> explained in 1957 "we are not competing with private enterprise who we assume will be building a more attractive product intended for those who can afford it." (Hulchanski, 1990, p. 302)

A decade later the public housing program was phased out due to a growing dissatisfaction with large-scale housing projects for the poor, and concerns that the ghettoization and stigmatization of low-income families were linked to other social problems like unemployment, crime and drug use. In response to these concerns, funding shifted toward a third sector - the non-profit social housing sector, because social housing initiatives offered an alternative to both market housing and government-managed public housing. As a result Canadian housing policy became a mix of subsidies for homeowners, incentives for business to build more rental units and government funding for social housing.

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<sup>2</sup> The Canadian Mortgage and Housing Corporation (CMHC), is the federal crown agency established in 1946 to implement the National Housing Act (NHA, 1938), whose objectives were: "...to increase employment, to revive the construction industry, and to expand the supply of moderately priced dwellings." (Wade, 1994, p 68)

**Percentage paying 30% or more of total gross household income on shelter costs, by household type, 1991**



Source: *Statistics Canada, Census of Canada*

Figure 3.2

Cooper and Rodman (1992) suggest that Western governments approach housing policy in three ways. The assisted free market approach aims to increase private investment in housing without interfering with the distribution outcomes of market forces. The social market approach advocates government intervention in the case of selected target groups whom the market excludes. Finally the comprehensive approach common in European social welfare states, attempts to "...reduce the distinctions between market and social sectors by making government responsible for guiding most housing production according to defined policy objective, research, and careful planning." (p. 31). Cooper and Rodman (1992) conclude that Canadian housing policy has been a series of reactions to crisis situations and has used free market and social market approaches in an attempt to meet Canadians' housing needs but has eschewed a comprehensive proactive response.

Carrol (1989) describes three distinct but connected postwar phases in Canadian housing policy, connected historically in the sense that one set of policies generated problems which later policy initiatives were designed to correct. Carrol (1989) calls the first set of initiatives, in place from 1945 to 1968, the development phase during which government responded to rapidly increasing housing demand by relying on the private sector to meet the rising demand in the suburbs, and the trickle-down process to house low-income families stranded in deteriorating inner cities. Large scale public housing projects housed those not served by the market.

The second phase that Carrol (1989) identifies runs from 1968 to 1978, and is called the social reform or social development phase, during which continuing housing co-ops emerged:

Overall, policy focused on community involvement, neighbourhood revitalization, coordination of the work of different levels of government, and flexibility of response to changing conditions. Neighbourhood improvement, residential rehabilitation, non-profit and cooperative housing programs joined the existing programs (although the urban renewal program was suspended). (Cooper and Rodman, 1992, p. 33)

I will turn to the social housing sector and more specifically co-op programs after a brief description of Carrol's (1989) financial restraint phase.

Financial restraint best characterizes the third phase, dominant from 1978 to the present. After rising inflation in the 1970s, recession in the 1980s, and especially after the Conservative government's election in 1984:

CMHC's planning now emphasized disentanglement, privatization, and cost containment....only five federal housing programs remained [one being co-operative housing]....CMHC largely turned over control of these programs to the provinces in 1986. After forty years of active involvement the federal government had virtually withdrawn from the implementation of housing policy. (Cooper and Rodman, 1992, p. 35)

Social housing lies in the broadly defined 'third sector' or social economy. Canada's economy is most often described as a mix of private ownership with some government ownership for selected services and industries. The third sector is typically used as a catch-all for the area between private and state sectors. Some critics, like Jack Quarter (1993), argue that this positioning diminishes the social economy's qualitatively distinct approach to economic organization. He contends that what distinguishes the social economy is that its objectives are not strictly commercial, which is to say that they have social objectives and that 'capital' may be put at risk in order to attain these objectives. Social housing initiatives offered an alternative both to market housing and to government-controlled public housing. Representing a middle way,

Social housing evolved during the 1970s and '80s in response to the inability of a growing number of people to pay the cost (either rent or ownership expenses) of the private market and the perceived failure of government or public housing. (Quarter, 1992, p. 112).

The social housing movement holds to two approaches: the first provides non-profit rental housing, but preserves much of the conventional tenant-landlord relations found in the private sector; the second is co-operative housing which offers collective ownership. In an interview with me, Beverley, a single-mother living in an inner city co-op describes the attraction of the latter:

You know it's an alternative to owning a home, because you do own, you do have control, you do have a responsibility for what happens, you can't just move in and forget about it.

From her experiences working in the downtown housing sector Beverley describes some shortfalls of non-profit projects:

I know that sometimes other kinds of social housing can be problematic for people... We hear from people that are in non-profits [i.e., rentals] some of the housing societies are very hierarchical, very intimidating for the people that live there.

It seems we can conclude that at least for some of those living in non-profit rentals there is a significant difference between non-profit management styles and the self-help management model of co-ops.

The significance of resident input during the design phase of housing project development remains central in feminist urban planning discourse throughout the last two decades. (For example see discussions by: Austerberry and Watson, 1981; McDowell, 1982; Watson, 1986; Johnson, 1990; and Ley, 1993; Melliship, 1994)

Now a brief review of co-op programs and changes (see **Table 3.4** for a summary of differences). Policy amendments to the National Housing Act (NHA) in 1973 (Section 34.18), changed the Canadian housing co-op movement from a struggling idea to a growing enterprise. From 1973 to 1979, with the objective of providing affordable housing for low to moderate income households, the program funded about 8,000 non-profit co-operative units across Canada. (Sewell, 1994; Darke, 1983;). Of these, eight co-op housing projects (708 units) in Vancouver were financed by a 10% grant, and a 90% Canadian Mortgage and Housing Corporation (CMHC) direct mortgage at below-market rates. (Greater Vancouver Key Facts, 1995).

Since their introduction, co-operative housing programs have been amended in response to political pressures and perceived problems concerning capital and operating funds. By 1978 double-digit inflation made it extremely expensive for the government to lend money at lower rates. Embracing spending restraint measures in 1979, the federal government once again amended the NHA (contained in Section 56.1), by withdrawing direct government lending, but guaranteeing loans borrowed on the private market. These projects are referred to as Section 56.1 projects.

[They] contain a mix of incomes, with one-quarter of the units reserved for households with low income. Provinces administered the program....Rents were required to be set at the same level as the lower range of market rents in the area. (Sewell, 1994, pp. 168-169)

In 1983, CMHC reviewed 56.1s, and found that co-op programs did not support the government's priority (in times of financial constraints) of serving those in most need,



**Table 3.4 A Summary of Federal Co-operative Housing Programs**

	Section 56.1 (1979 - 1985)	Index-Linked Mortgage (1986-1992)
<u>Financing:</u>		
Mortgage:	Changed from CMHC to private lenders, NHA insured.	(ILM) Private lenders, NHA insured.
Amortization		
Period:	Reduced from 50 to 35 years	30 years planned
Term:	Market-determined	30 years planned
Interest Rate:	Market-determined	Market-determined; fixed real rate plus inflation
<u>Basic Federal Assistance:</u>		
	Annual contributions to write-down mortgage interest rate to 2% over first 3 years; gradual step-out after 3rd year such that net mortgage costs increase 5% per year until full amortization being paid.	Annually indexed to inflation less 2% if necessary to bridge gap between economic and market rent in year 1; assistance reduced after 15th year (one time reduction).
<u>Initial Occupancy Charge:</u>		
	Low end of market rent	Market Rent
<u>Additional Targeted Assistance:</u>		
	Existing subsidy pool used to reduce occupancy charges for lower income occupants. Minimum 15% of units must be eligible for subsidy based on established rent-to-income scale.	Security of Tenure Fund for temporary assistance. Rent Supplement available for up to 50% of units in project. Originally 30% of units.
<u>Income Limits for Targeted Assistance:</u>		
	Those for whom rental costs exceed 25%.	Those for whom market rents exceed 30%
<u>Administration of Subsidies:</u>		
	Internal administration, subsidies 'float' among units, with the potential that all residents pay varied housing charges	B.C. Housing administers with subsidies fixed to units.
<u>Membership selection:</u>		
	100% selected by in-house Membership Committee	One-half of subsidized unit from B.C. Housing wait lists
Sources: CMHC, 1992; Sewell, 1994; Redeye, 1992.		

and that they were not effective in directing assistance to low and moderate income homes. They found that co-op programs were not as cost effective as other social housing programs and meet only a fraction of the need for social housing. They also conclude that, "The programs appear to have positive social benefits, although these are not readily measurable." (Hulchanski and Patterson, 1984, p. 31). CMHC's *Section 56.1 Evaluation* (1983) was criticized by Hulchanski and Patterson (June, 1984) for being a position paper rather than a program evaluation. They challenge the evaluation's conclusions that co-ops were not meeting the needs of the government's newest target group - those in core need, nor were they meeting the needs of low and moderate income households, nor were they free of affordability problems, and were judged not being cost effective with respect to other social or market housing programs. Based upon their evaluation's criticisms, CMHC negotiated the next program with the co-op sector.

In 1986 a cost-cutting change was made at the request of the co-ops - the index linked mortgage (ILM)...The co-op movement argued that allowing an ILM with a variable interest rate meant that the lender would not have to factor in the uncertainty of future interest rates, and so could potentially realize savings. (Sewell, 1994, p. 173)

In addition, the federal government announced it would only fund those households in core need. Finance Minister Michael Wilson stated that, "[We] should ensure that those who receive federal housing assistance are truly in need of such assistance." (Hulchanski, 1991, p. 208).

Policy critiques denounce the ILM amendments to the 56.1 legislation as a recommodification of the co-op alternative. (Ley, 1993; Chouinard, 1989; Chouinard & Fincher, 1987). Alice Sundberg, an Operations Manager for Innovative Housing Society,

argues that those amendments were the government's reaction to criticisms that higher income groups were benefiting from government subsidies (Redeye, 1992).

For Ley (1993) Vancouver's co-op sector represents a 'Moral Landscape'. He focuses on design processes and style and emphasizes that co-op housing remains peripheral to the dominant housing market, yet he insists that it continues to play a critical role in providing alternative housing tenure. He argues that co-operative ideologies are subversive of hegemonic free-market ideologies, representing collective responsibility versus individualism. What is important for this discussion is that Ley, in agreement with Chouinard (1989) and Dansereau (1993), excludes ILMs from his moral landscape arguing that ILMs are market housing because of the privatization of the design process, the reduced role for the co-op both in member selection and administration of subsidies, the placing of income caps on member-households, and having designated subsidized units. The ILM scheme separated the construction of housing from the provision of subsidies to low income residents. Recall here the importance feminists place on women having access to the production and design component of their housing. Subsidized residents are now served by a rent supplement program administered by the provincial government and targeted at households in core need. A further cost-cutting change was introduced through the index-linked mortgage, with interest rates paid on mortgages changing monthly with the market, rather than remaining constant for the term of the loan. (A money-saving innovation considering today's low interest rates.)

Although the CMHC 1990 evaluation of ILM projects was generally positive, activists, professional managers and some government consultants suspect that the

external policy shift from 56.1 to ILM adversely affected the internal dynamics of co-operatives and the experiences of their members, of which 60% are women. However, no one has formally tested this, as I aim to do.

## **3.2 THE CO-OPERATIVE HOUSING MOVEMENT**

*Housing co-operatives are incorporated, non-profit businesses organized by people who have joined together to provide their own housing through joint ownership. Unable to buy their own homes, faced with escalating rent, and unhappy with the insecurity of the rental market, people from all income brackets have turned to housing co-ops as a way to enjoy a secure, affordable home designed to suit their needs in a strong community environment. (Co-operative Housing Federation of Canada, 1992, p. 1)*

In this section I describe the non-profit co-operative sector, its alternative philosophy and social housing goals, in order to set the stage for a comparative evaluation of 56.1 and ILM co-op programs. The evaluation is based on the narratives of women co-op members, housing activists and policy advisers.

### **3.21 Revolutionary Roots: The Rochdale Experiment, England, 1844**

The Rochdale pioneers were a group of twenty-eight people who established a consumer co-operative store in 1844 at Rochdale, England. From these humble beginnings the co-operative movement has become worldwide. Rochdale provided the rules by which co-operative societies might function. The generally accepted Six Principles of Co-operation outlined by Melnyk (1985) and Ley (1993) are still central to the movement today:

- 1) voluntary and open membership
- 2) democratic control or one member one vote
- 3) limited or no return on capital
- 4) surplus earnings belonging to members

- 5) member education
- 6) co-operation among co-operatives (Melnyk, 1985)

Historians continue to debate whether the Rochdale principles were original or adopted from a long line of socialist experiments. What there is agreement on is that it was when and why modern co-ops first emerged, and what they hoped to accomplish:

In the midst of the social turmoil of the nineteenth century arose the first modern co-operatives, which were both a reaction against the negative effects of the international market economy and a means for modernization and adaptation to that economy. Their purpose was to reassert community, to reassert human needs, against the impersonal, international, and corrosive side effects of the self-regulating market. (Fairbairn *et al*, 1991, p. 6)

### **3.22 A Brief History of Co-operative Housing In Canada**

The following chronology of co-op housing in Canada was developed from a Co-operative Housing Federation of Canada (CHFC, 1992) publication and an untitled and unauthored list I found in the library of Co-operative Housing Federation of British Columbia. We should acknowledge that without government programs, only a few non-profit housing co-operatives would exist today.

#### Chronology of Co-op Housing in Canada

**1930s** 'Building or Sweat Equity' co-operatives, wherein members organize co-operatively to collectively build homes for private ownership by members. These gained popularity in the Maritimes, Quebec, Ontario and Saskatchewan.

**1934** The first student 'Continuing' co-operative, formed at the University of Toronto, in which the co-operative continues after completion of construction, in that members do not assume individual ownership of units. Throughout the late 1940s student co-operatives continue to develop in several cities.

**1966** Canada's first continuing housing co-operative for families, called Willow Park, opens in Winnipeg, Manitoba. The federal government begins to subsidize student co-operatives.

**1968** Co-operative Housing Foundation (later changed to Federation) of Canada is established.

**1969** Construction begins of two continuing housing co-ops sponsored by a labour union and a credit union (Solidarity Towers in Windsor, Ontario and Abbotsford Co-operative in Abbotsford, B. C.)

**1973** National Housing Act (NHA) amended and Canada's first co-op housing program is established. Between 1973 and 1978 more than 8,000 units are developed

**1978** NHA is amended and the 56.1 program is introduced. By 1986 approximately 34,000 units are developed.

**1986** NHA is amended again introducing the Index Linked Mortgage program.

**1992** Federal government cancels new funds.

The co-operative housing movement has been present in Canada since the 1930s, in the form of sweat equity co-ops (collectively built for private ownership) and student continuing co-ops (co-operative continues after the completion of construction).

Canada's first continuing housing co-operative built for family use opened in Winnipeg in 1960. However, it was not until the 1970s and 1980s, with the assistance of government funding, that the co-operative housing sector grew dramatically. Since 1973 approximately 75,000 units of co-operative housing (housing 224,000 people) have been funded through three consecutive programs:

- 1) NHA Section 34.18 (1972 - 1977)
- 2) Section 56.1 (1978 - 1985)
- 3) ILM program (1986 - 1992)

Cooper and Rodman (1992) in their in-depth case study of two downtown Toronto co-ops classified co-operative goals into social and economic goals. Social or idealist goals aim at ending exploitation through self-help efforts, while economic or pragmatic goals aim at successful and efficient economic activity. See **Table 3.5** for a summary of goals.

<b>Table 3.5 Economic / Pragmatic Goals</b>	<b>Social / Strategic Goals</b>
Good quality affordable housing.	The creation of mixed communities (originally meaning income mixed, but now aims at housing a mix of ethnic groups, family types, etc.)
Housing on a non-market basis.	Mutual aid and self help.
Security of tenure and subsidies.	Direct and democratic member control.
Mixed income residential communities.	Community development.
Source: Cooper and Rodman, (1992)	

It is around Cooper and Rodman's (1992) classification of co-op goals that my initial interview schedule was drafted. However, I approach this heuristic dichotomy with caution, following Marchand's (1995) warnings in her discussion of Molyneux's (1985) juxtaposition of feminist and feminine movements which translate into strategic gender interests and practical gender interests, respectively (reviewed here in Chapter 2). In the case of co-operative goals, my findings support Marchand's assertion that practical goals - like food and shelter - are essential (by their nature), and should not be secondary to social or strategic goals. I found a blurring or overlap between co-operative social (idealistic) and pragmatic (economic) goals, but the classification has proven helpful for organizing my analysis. To contribute to an understanding of the philosophical foundations underlying co-operative goals is take a brief excursion into the history of the co-operative housing movement in Canada.

The distribution of non-profit co-ops varies across Canada: Ontario has the largest number, having developed over 20,000 units; Quebec is second with more than 15,000 units; and British Columbia third with close to 13,000 (CHF Canada, June 1992). In Vancouver the first program (34.18) funded only eight co-op projects, but the numbers

soared during the second program (56.1) with 76 projects completed. Numbers fell again with the ILM program, with only 14 developments. (See map for locations in Vancouver - Appendix A) Concentrations may be due to the fact that 40% of the 98 projects are built on city-owned sites. The fewer number of ILMs is probably one reason why I experienced more difficulty in locating members that were willing to be interviewed.

**Table 3.6** provides project numbers in Vancouver.

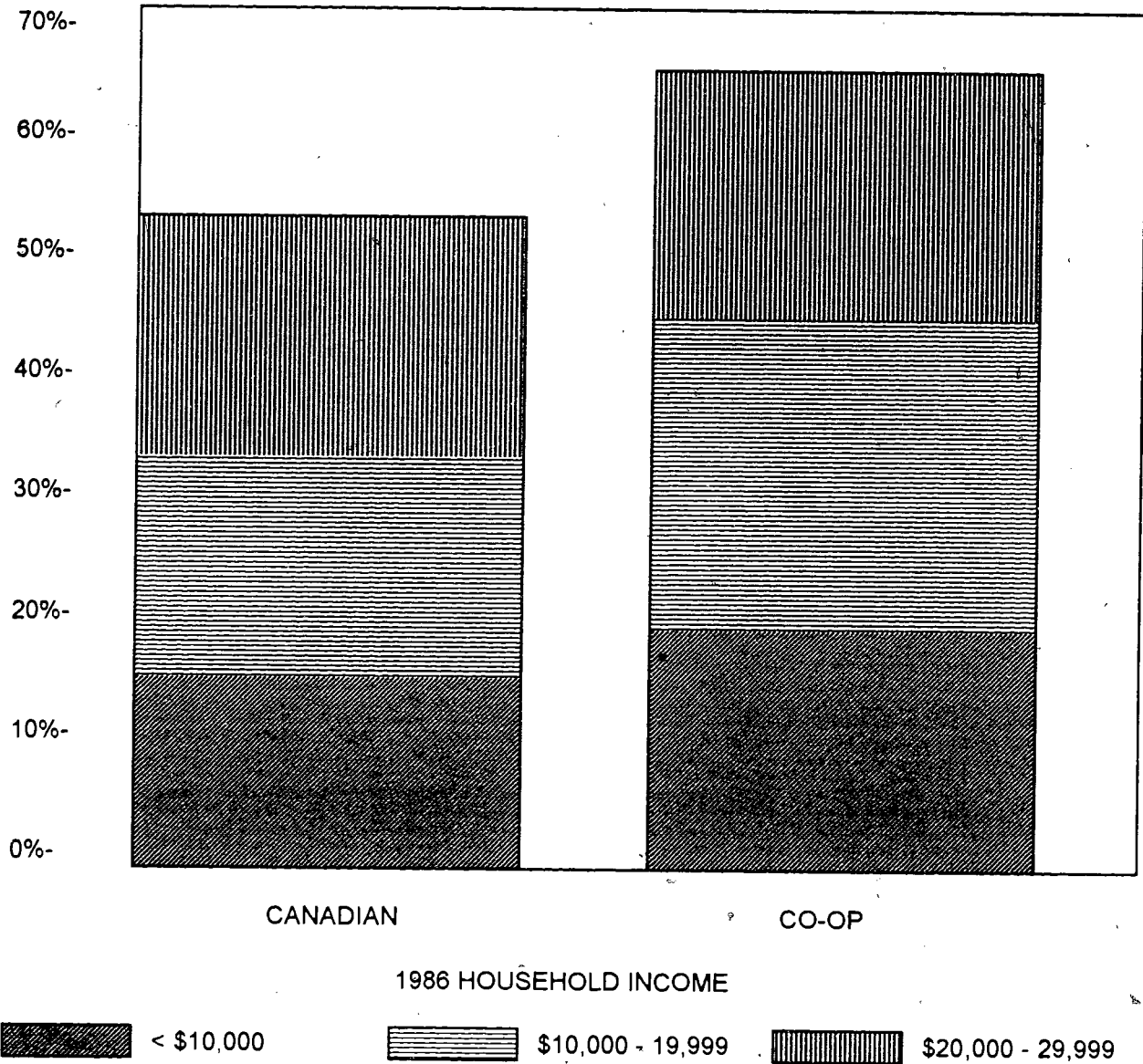
<b>Table 3.6 Co-operative Housing Programs in Vancouver</b>		
Section 34.18 (1972-1977)	Section 56.1 (1978-1985)	ILM (1986-1992)
8 Projects	76 Projects	14 Projects
78 Seniors	Some Seniors Some Disabled	Some Seniors(11%) Some Disabled
628 Families (89%)	2,446 Families* (72%)	670 Families* (85%)
	929 Singles** (28%)	122 Singles** (15%)
* Families with children		
**Includes couples without children		
Source: Vancouver Non-Market Housing Inventory 1953 - 1992 (1993).		

Although Vancouver statistics were unavailable, data from Statistics Canada (CHFC, June, 1992, pp. 2-4) provides a comparison of economic and social characteristics of co-operative households to Canadian households. They show that approximately 66% of co-op households have income levels below \$30,000 compared to just over 50% of all Canadian households (see **Figure 3.3**), and that co-op households are



# PERCENTAGE OF LOW AND MODERATE INCOME

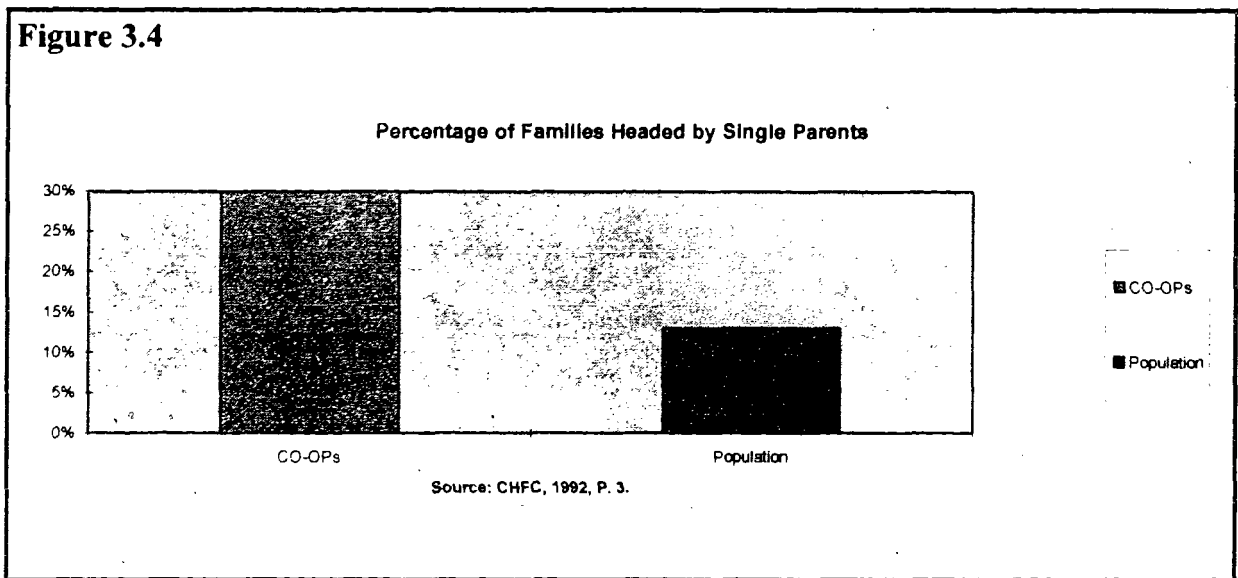
CANADIAN AND CO-OPERATIVE HOUSEHOLDS



Source: CHFC (June, 1992) p. 8.

Figure 3.3

twice as likely to have incomes below the poverty line. Almost 57% of co-op members are female compared to 52% of all adults. One reason is that 30% of families in co-op housing that are headed by single parents versus 13% of the general population; 92% of whom are female, compared to 82% of the population as a whole. (See **Figure 3.4**) Co-ops also register a much higher representation of immigrants, with 24% of co-op members versus 16% of all Canadians. (Details are summarized in **Table 3.7**)



<b>Table 3.7 Housing Co-op Residents</b>	<b>Canadian Population</b>
66% of Co-op households earn less than \$30,000 per year	Just over 50%
57% adult co-op members are female	52%
30% of Co-op households are headed by single parents	13%
92% of single parent families headed by female	82%
24% of Co-op households are made up of immigrants	16%
Source: Co-operative Housing Federation of Canada (June, 1992)	

### 3.3 A HOUSING ALTERNATIVE: WOMEN AND CO-OPS

*Many women will almost certainly find in cooperative housing a chance to exercise their capabilities to the fullest, and in many cases to develop talents which they were perhaps not aware of. Whether in organization, communications, business affairs, community development or cultural activities, there is almost unlimited opportunity for women to play a great part in building a new kind of neighborhood, a village within the city.*  
(Laidlaw, 1977, p. 199)

To date there exists only a limited literature exploring women's lives in co-operatives. Research has looked at issues such as the suitability of co-ops for women, and the need for more alternative housing, and the importance of members' participation during the production and design phase of development, to insure their needs are met. Expanding our knowledge and understanding of women's co-operative experiences is important:

Because much of the housing literature portrays women as victims...these Canadian women's housing projects are important demonstration projects: living laboratories of what happens when women take charge of their own housing.  
(Wekerle, 1988, p. 102)

A recent study by Theis and Ketilson (1994) aimed to 'uncover and document' women's status in the broader co-operative sector as elected officials and employees in decision making positions. (Also see the issue of women and leadership in co-ops by Farge, 1986 and the issue of single-parents and health and governance by Doyle, Burnside and Scott, 1996). Simon (1986) linked co-operatives and women's needs; arguing that:

While the creation of decent and affordable housing for women and children was the board's primary concern, there was also a conscious recognition, unique at that time, that the exercise of skills necessary to the operation of a co-op could help women in the job market. (p. 10).

Wekerle (1988) reports that throughout Canada non-profit housing co-ops are described as the first choice to which many women aspire. Women are attracted to co-op housing because of low housing costs which are subsidized to 25% of their household income or are set at the low end of market rent for the area (in 56.1s not ILMs). Single parents are attracted because the mix of incomes avoids the stigma of public housing. "Further, with their emphasis on equality, equity, and mutual self-help, housing co-ops do not appear to practice the discrimination against women heads of families so prevalent elsewhere." (Wekerle, 1988, p. 107) Also important is the chance to manage one's own housing environment, security of tenure, a sense of community, the opportunity to move from situations of dependency to independence and personal crisis to public involvement. "The emphasis that co-ops place on creating communities, from the initial development stages through the actual living experience, may demonstrate the meaning of a non-sexist environment." (Simon, 1986, p. 12)

### **3.4 THE RESEARCH QUESTION**

Co-op activists, professionals working in the field of housing, and housing scholars have also highlighted the need to ask whether shifts in co-op programs have made it more difficult for co-ops to meet their goals. In a 1993 interview, April English, a local housing activist was not convinced that ILMs have a social agenda, other than that which is externally imposed, which is to say providing shelter for those in core need. She stated that:

The challenges facing members in ILM co-ops are far greater than the challenges facing members in 56.1 co-ops. The ILM co-op is essentially a market model ... with a social component imposed on it....I've seen it, where there becomes a real division between the market members and the subsidized members, and it creates

a two-class member system. Where what being together co-operative is about everybody being equal. (Redeye, 1993)

Rae, a co-op member and workshop facilitator in the sector, says:

It's way, way harder in ILMs for community to form and it's way harder for the poor, single mothers to feel part of a community, and to be equal partners in that community .... You see with 56.1s, absolutely everybody can be subsidized, if their income drops enough. But one of the problems with ILMs, the units are designated, so that everybody knows that who ever lives in unit 102 is subsidized. The confidentiality is gone. They're stigmatized.

Jane, who works for a local resource group assisting with the development phase of social housing also agrees that there are problems with ILM program structure:

Within the 56.1s, control of subsidy's an internal thing, it's not mandated like an ILM co-op. Therefore it's the community making decisions within that [*i. e.* 56.1] structure. And I think that brings out the absolute best in people in terms of how they choose to make choices in that community.

A CMHC commissioned evaluation of the co-op program in 1990 concluded that:

Important needs were identified for stronger ongoing training and education, in such areas as membership participation, finance and maintenance. The case study research did not, however, collect the type of information needed to determine the extent to which this problem reflects a shortfall in program offerings as opposed to lack of utilization of existing programs by co-ops. (SPR Associates Incorporated, 1990, p. 26)

Cooper and Rodman (1992) concur that: "So far, relatively little research has been conducted in the cooperative sector and it remains to be seen how well cooperatives meet social housing goals." ( p. 293).

I use women's lived experiences in non-profit housing co-operatives to evaluate how successful the co-operative movement has been as an agent of 'social change' in creating egalitarian communities. Can co-operative activists simply assume that if we change the way we live (*i.e.*, live collectively), we will also change the way we behave

toward each other? One possibility is that the reality of co-operative living is one of covert hierarchies and power relationships. Does the reproduction of oppressive social relations persist in co-ops, deriving from classism, sexism, ageism, ableism, racism, heterosexism, and so on? Or have more egalitarian social relations, consistent with co-operative philosophy taken root and survived? Is co-operative living emancipatory for women or simply 'more of the same'?

Another goal of this study is to better inform myself on the living conditions and the needs of women living in co-ops, in the hope that more information will enable advocates of co-op housing and policy advisors to make a better case for the kind of things that should be done in the sector.

My specific efforts include:

- to describe women's co-op housing experiences using their voices;
- to comparatively analyze the experiences of women living in 56.1 programs and ILM programs;
- to describe co-operative attempts to change oppressive and discriminatory social structures, and evaluate their successes in meeting their social goals;
- to identify the strategies that lead to success in building egalitarian communities;
- to contribute to building an empowering feminist theory by linking capitalist, patriarchal, racist, homophobic relations (the list continues to grow) to women's co-op housing experiences.

In summary two general goals include:

1. understanding what it is like to be a woman living in a housing co-op, to identify similarities and differences in day-to-day experiences among women living in co-op housing and those in the private sector; but most important to this project is
2. to identify the differences among women's experiences in 56.1 and ILM programs;

approaching the theoretical problem of how place is socially constructed, and how social 'diversity' can be woven in to enhance our understanding and therefore our ability to construct an 'elsewhere', a non-capitalist, non-sexist, non-racist, non-ageist place.

## CHAPTER FOUR

### FEMINISM AS METHODOLOGY

*[M]uch feminist research is connected to social change and to social policy questions....to understand the lives of ...women in order that we might change our condition of subordination....For many feminists, research is obligated to contribute to social change through consciousness-raising or specific policy recommendations. (Reinharz, 1992, p. 251)*

#### 4.0 INTRODUCTION

*There is power in being able to tell your story and hearing others tell theirs. Sharing experiences triggers some life, some anger, some need to create change. The research process ... is exciting and creative. Because it is rooted in your experience and your research needs, you will find yourself living your research. (Kirby, 1991, p. 170)*

There are many ways of examining co-op housing and women's experiences. I chose a local case study in order to collect details about women's co-op experiences and their interconnections with public policy. As a feminist researcher dedicated to social change, I wanted to explore the co-operative story as an emancipatory tool. Thus, I am interested in employing a methodology that emulates a philosophy of empowerment and positive social change. Women who were making their own history shared their co-ops' successes and failures. I gained insight into the relations of structure and agency from women's everyday experiences.

#### 4.1 FEMINIST METHODOLOGY: CHALLENGING POWER RELATIONS

*A feminist methodology is one where links are forged between knowing and doing. Orientating one's research to actuate this alternative science involves constructing research that is for the oppressed, not simply on the oppressed. If a feminist researcher is committed to liberation of the oppressed, topics of investigations must contribute to emancipatory efforts - i.e., social change through action-research. (Moss, 1993, p. 49).*



As outlined in the previous chapter, co-operative housing research is in its early stages and interstices like the internal dynamics of co-operatives ( *e. g.* member relations) and external forces such as policy change await examination. Focusing on women's lived experiences in co-operative housing, I explore the relationship between the internal and external from a feminist perspective and ask whether recent shifts in co-operative housing programs have hindered the co-op sector in achieving its social goals as they relate to the emancipation of women in housing co-operatives. Although the findings are time and place specific, they may offer some insights concerning successful strategies in co-op sector, for example the importance of mixed income communities to avoid stigmatizing children and the need for flexible subsidies so individuals can pursue their personal potentials. Can a revolutionary ideology of co-operation survive let alone thrive in today's neo-liberal society, which privileges 'individual' rights over all others?

Housing is more than grist for the academic mill. Housing is experienced by individuals at the micro level, and as argued earlier, is a formative experience that influences other parts of our lives.<sup>1</sup> Housing proves a worthy issue for feminist action research because it affords an opportunity to document women affecting positive change in their lives, by "altering the social conditions of their oppression" (Rose, 1993, p. 58). Dyck (1993) emphasizes that feminist methods seek to establish vital links between research and political action in order to satisfy their commitment to social change, and that:

Methods used in feminist research will vary according to the purpose of the research, but they need to be guided by concepts and analytic frameworks that can

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<sup>1</sup> See a discussion of Maslov's hierarchy in Rosanne Hille's Master of Education thesis (1984) and more recent empirical research conducted in B. C. by the Office of the Provincial Health Officer, (November, 1995), which identifies links between levels of individual health and physical living conditions.

generate woman-centred knowledge, allow discovery of what it is to be a woman in a particular place and time, and what interests and concerns they have. (pp. 56-57)

Assuming a feminist-informed perspective is necessary to my research, because it stresses the centrality of meaning in the everyday social lives of women and urges a greater understanding of the social construction of society and place (Dyck, 1988). Discovering meaning in the everyday is a common aim shared by both feminists and geographers. The 'everyday' is important to feminists as reflected in the rallying cry of feminists in the 1960s and 1970s - the 'personal is political'. Feminists argued for issues, considered buried in the private or individual realm, to be unearthed and examined. It is to this personal world of women that feminist research is devoted to rendering visible and understandable. Exploring women's day-to-day experiences is crucial to the feminist quest to better understand women's lives and how they are shaped by and in turn shape society's structures. According to Kobayashi (1994), "The political is not only personal, it is a commitment to deconstruct the barrier between the academy and the lives of the people it professes to represent." (p. 73).

Nast (1994) outlines three areas of 'malestream' approaches that feminist research criticizes. First, feminist research works to debunk the myth that research done on men's lives was representative of women's lives, interests or perspectives (*i. e.* the first step in making women visible). Second, feminist research critiqued the idea that 'objective research' was either possible or preferable. Attempting to replace the ideal of objectivity with 'intersubjectivity' (see Peake, 1993 for a in-depth discussion) feminist researchers work toward developing non-authoritarian and non-hierarchical relationships with the

researched. I believe that open conversation, the exchange of points of view, and the clarification of emotions and positions ( in short sharing my story) will mitigate the traditional power relations between researcher and researched by giving information about myself. Third, by emphasizing the potential mutuality of the research process, feminists contribute to women's emancipation, initially by listening to and validating women's stories, and finally by producing findings that can be used by the researched, in the hope of generally encouraging dialogue among women working for change both locally and globally.

Gilbert (1994) and England (1994) discuss the problems they faced in meeting feminist goals of emancipatory and non-hierarchical research. Both scholars reflectively question whether they altered the uneven power relations between researcher and researched. England (1994) is concerned that as outsiders, feminist researchers may still be guilty of appropriating others' voices, while Gilbert (1994) emphasizes that differences among women need to be addressed, because often researchers' life experiences differ greatly from those lives their research is meant to represent. In my case I had shared many similar housing and other experiences with the women I interviewed, because I claim working class roots, I left an abusive relationship to spend sixteen years as a financially struggling, working single-parent, who finally had the opportunity to return to school at a mature age. However differences still surfaced. I am currently a homeowner, living in a heterosexual relationship, and I have never been an immigrant (although my father was and experienced much prejudice primarily justified because English was not his first language). The fact that women members knew more about co-operative living

than I did, certainly had a leveling effect. In this way the women members were the experts with the experience. On the other hand, some members were unfamiliar with the different generations of co-ops, and in that did receive some information from me about their housing.

In the next section I describe the feminist (some might say "gender-sensitive") methods of inquiry I use to explore women's lives. The exploratory nature of this project prompts my use of intensive and qualitative methods, specifically a series of semi-structured interviews (Sayer, 1984; Dyck, 1988), with some additional excursions into participant observation (*i.e.*, my attendance at The Brambles' Orientation and workshops at CHF Canada's AGM '95). This case study looks at local social processes and activism, over a relatively short-term research schedule.

## **4.2 METHODS: GATHERING AND ANALYSIS OF DATA**

*[A] field is a social terrain in which we, as researchers, can strengthen, "through direct experience, the academic foundation of... 'knowledge'" (Kobayashi 1994, 74), thereby forging bonds between the academy (itself a "field") and the world-at-large. (Nast, 1994, p. 57)*

*The use of semi-structured interviews has become the principal means by which feminists have sought to achieve the active involvement of their respondents in the construction of data about their lives. (Reinharz, 1992, p. 18)*

Historically, fieldwork is an important component in both geographical and feminist research, in the pursuit to understand the 'everyday'. It follows then that as a sub-discipline, feminist geography has emphasized the importance of empirically grounded research. For my fieldwork, I use a mixture of conventional and newer qualitative methods of data gathering and analysis to generate insights into Vancouver's co-operative housing sector, and to meet feminist research criteria and my research goals:

- to allow subjects to speak for themselves; to allow for a wide range of investigation;
- to provide access to the subjects' interpretations of the questions under discussion;
- to provide information about subjects' social relationships with co-operatives and about their perceptions of those relations. (Eyles and Smith, 1988, p. 223)

The interview, defined by Berg (1989) as a "conversation with a purpose" (p. 13), lies between the survey method and participant observation. The semi-structured interview lies between structured and in-depth interviews. It is a qualitative data gathering technique that differs on the one hand from an ethnographic one because of shorter research periods. On the other hand, the semi-structured interview differs from a survey or structured interview because it is designed to be a free interchange between the interviewee and researcher: "Semistructured refers to a research approach whereby the researcher plans to ask questions about a given topic, but allows the data-gathering conversation itself to determine how the information is obtained." (Reinharz, 1992, p. 281) Using this approach, I ask a series of questions about co-operative experiences, but frame the questions in an open-ended fashion in order to explore women members' personal attitudes and values, and views of reality (which also allows the researcher to generate theory, see Eyles and Smith, 1988). I believe that I would have received different information from a standard survey instrument, and developed a different understanding of women's experiences in the co-op environment. Although findings from a survey method might have been valuable, my qualitative approach provides specific and valuable insights, albeit partial.

Herod (1993) discusses the benefits and disadvantages of closed (standardized survey interview) and open-ended (semistructured or in-depth) interview questions. While structured interview schedules allow statistical hypothesis testing they have, "...problems with regard to demonstrating causality....[and] they do not necessarily allow researchers to examine the underlying rationales for such activities." (P. 306). The semistructured interview promises some solutions. A series of prepared but open-ended questions provides a flexible foundation, and allows the researcher to reformulate questions 'on-the-run', resulting in a more spontaneous two-way interaction between interviewee and interviewer. This flexibility results in meaningful variations between interviews, as far as topics discussed and topics emphasized by the interviewee; and it allows interviewees to introduce topics and speak in their own words. Issues introduced or emphasized by the interviewees included the well-being of their children, safety issues, subsidy shortfalls, stereotypical gender roles within their co-ops, waiting lists, and education of members in co-op management and philosophy.

The case study method, initially practiced in anthropology, looks at social processes and human action at the local level, in order to study social phenomena through analysis of an individual case. In this case I explore social relations in the co-operative housing sector in Vancouver. The case study method offers an alternative to the statistical generalizations of positivistic social science; its immediate goals are understanding and communication rather than prediction and intervention. Case studies provide a localization, and a narrowing of focus that allows the collection of detailed data to investigate, describe and interpret women's everyday lives in co-ops, and allows us to

see in detail how public policies affect community development and women's experiences.

The primary qualitative data I collect compliments the quantitative findings of earlier evaluations by documenting and conveying multiple and diverse aspects of the lives of women in Vancouver's co-operative housing sector. This collection of narratives represents more than 'raw' data to analyze. It represents lived experiences. My project shifts attention to women's roles in order to see the relation between gender and power in a specific social setting - an intentional community - co-operative housing.

#### **4.21 The Gathering**

*The interview is an instrument of data collection - but also a sharing of ideas and philosophy and experience and symbolic expressions; a sharing of self....In an egalitarian arrangement, interviews are voluntary....Either the participant or the researcher can break off, withdraw, retreat for a time, ask questions, respond to questions, share or not share particular experiences. (Kirby and McKenna, 1991, p. 68)*

There is a healthy debate among feminist researchers as to whether feminism is a method on its own or, "if there should be an accepted set of feminist research methods." (McDowell, 1992, p. 405) Currently there is little agreement about what methods are particularly suited to feminist values and aims, such as empowerment and positive social change.

Where views have tended to coincide, however has been on an insistence on collaborative methods - on methods in which the typically unequal power relations between a researcher and her informants are broken down. (McDowell, 1992, p. 405)

Qualitative, detailed, small scale and case study work is the most common technique used by feminists who are aiming to end the exploitation of women as research objects and establish more egalitarian relationship between the researcher and participant.

(McDowell, 1992) My research findings are based on twenty-eight detailed interviews carried out between March, 1995 and November, 1995. Wishing to approach my research question from several perspectives I interviewed three sets of respondents: twenty-one women living in co-operatives; two housing activists (both men living in co-operatives); and five women housing professionals employed in the sector by the provincial government, CHFBC, resource groups and management firms. Several key informants in the latter two sets also live in co-operatives.

The women members varied in age from their early 20s to mid 70s. Family structures included single-mothers, couples (both heterosexual and lesbian) and single adults living alone, also heterosexual and lesbian. As members of intentionally mixed communities, women also differed in income and educational levels, from recent immigrants to Canada to a member of First Nations. The length of membership also differed, ranging from a few months to almost 20 years of co-operative living.

Individual interview sessions also varied in duration, sequencing of the questions, and topics covered. I did not know at the outset of conversations what the particularities of each woman's experiences would be. In all cases I identified general areas I planned to cover, but allowed their responses to determine the order of topics, the time spent on each, and the introduction of additional issues. In the telling of their life stories, digressions need to be valued. (See Appendix B for a general outline of questions addressed.)

Only one of the interview sessions was in a 'focus group' format, the others were all individual. All were face-to-face meetings mainly in members' homes, and taped, and



transcribed in full. For the sake of anonymity, I chose not to identify women members or their co-ops, other than whether they were 56.1s or ILMs.

Being an 'outsider' to the co-operative sector I experienced some difficulty in connecting with co-op members. I found government and co-operative representatives and activists to be more easily accessed. Eventually, contacts through a local housing resource group, namely Innovative Housing and Columbia Housing, helped me locate women members who were willing to share their stories. Only two interviews resulted from letters to Boards of co-operatives and a notice in the Women's Centre at S.F.U. One weakness of my sample group is that I interviewed more 56.1 members than ILM members, with only seven members from four ILMs, compared to thirteen from twelve 56.1s, and one living in a co-op built under the first program (38.19). A second weakness is that I was unable to locate respondents from the latest 56.1s and earliest ILMs, completed within a couple years of each other. In this way I planned to include a 'time factor' in considering some co-ops' success in building tolerant and egalitarian communities. The longer running co-ops might conceivably have achieved more success than the newer projects, as a matter of process. However, eight members, four each in 56.1s and ILMs, all in the Grandview - Woodlands area of Vancouver moved in within two years of each other and these highly comparable experiences provide important insights into co-operative relations and processes. I also experienced limited success in accessing subsidy members living in ILMs, although key informants working in the sector shared some of their first-hand experiences in dealing with what they understood as discrimination against subsidized members. (See **Figure 4.1** for a mapping of the path I

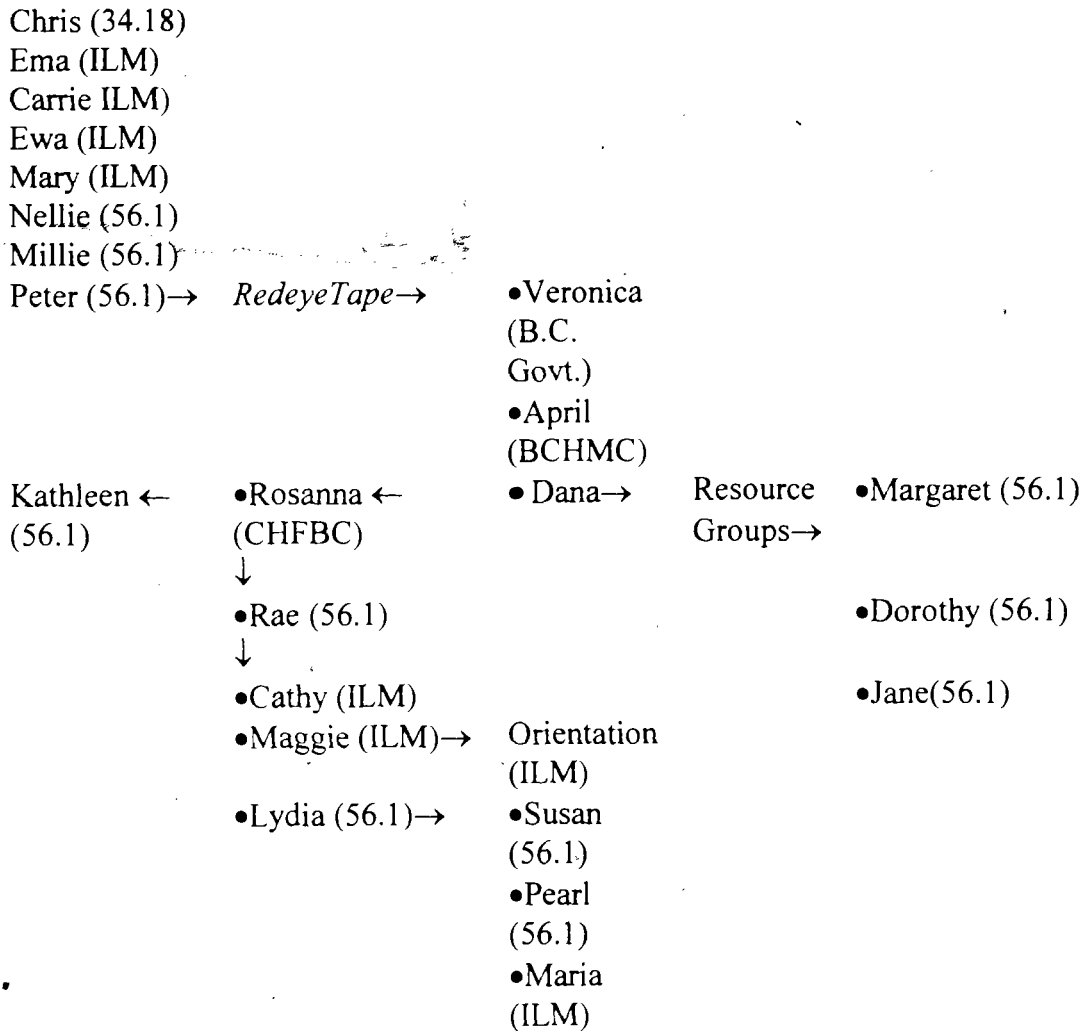
followed to access each recipient.) The networking approach (Dyck, 1988), which in my case was a more like a 'referral' approach, meant that the interviewees were mainly self-selecting and therefore willing to talk about their housing experiences. All were interested in co-operative issues and in having their stories listened to and reported on. This shared common-ground between researcher and researched increases the chance of establishing rapport during the interview sessions. The leads from S.F.U. were mainly to co-op members, referred to me by other students.

My choice of intensive methods rather than extensive methods to gather data brings with it some potential shortcomings (Sayer, 1984). Extensive methods such as questionnaires or large-scale surveys uncover regularities and distribution patterns and is limited to mainly descriptive results. Intensive methods, such as in-depth semi-structured interviews do not produce exhaustive or generalizable accounts. Rather, they allow the researcher to study individuals in context and uncover the social processes at work in particular cases. My choice of interactive interviews is based on my research question and theoretical approach. I want to examine what processes produce social change and what people do in concrete situations.

Believing that self-disclosure aids in building rapport through mutual understanding, I introduced myself and my personal interest in housing issues, to my interviewees, including my experience as a single mother able to return to school as a result of secured housing tenure - homeownership in my case. I aimed to establish connections and empathy between myself and women members, rather than maintaining the objectivity of more scientific interviews. Reinharz (1992) discusses the idea of the

**Figure 4.1**

**The Referral Method: How Outsiders Get In**



**COLD CALLS TO CO-OPS:**

- Petra (56.1)
- Frieda (34.18)
- Cara (56.1)
- Beverley (56.1)

Referral = →:

All women members have been given pseudonyms.  
(Following Dyck, 1988)

researcher as a 'knowledgeable stranger' (p. 27) rather than a friend or stranger; knowledge in my case based on my earlier research and personal housing experiences.

Reinharz (1992) also holds that 'believing' the interviewee's narratives at face value is a,

...utilitarian and decidedly feminist approach. Specifically, a believed interviewee is likely to trust the interviewer and thus likely to disclose 'the truth'....To encourage the development of trust, some feminist researchers define themselves as learners and listeners rather than researchers. (pp. 28 - 29)

Establishing trust is critical when interview questions probe personal lives, in an attempt to elicit a sense of what it is like for women living in co-ops, and how they think and feel about their lives. I pursued answers to questions like: how do they understand their place in the co-op and their relationship with wider structuring social power-relations; do they believe that they can have a hand in changing unequal social relations, and is their housing co-op the place to begin that struggle; and how has their participation in the co-op community changed them? In order to establish an atmosphere of safety and trust my interviews were interactional and nonhierarchical (*i.e.* the women members were the experts sharing insider knowledge, and I was the learner).

The study area is Vancouver City 'proper' (see map of area - distribution of co-ops). On two occasions the referral process guided me to the suburban fringes, in both cases ILMs. In part this was necessitated by my difficulty in locating ILM interviewees. Some respondents felt this problem reflected the lesser level of involvement and commitment of ILM residents to the co-operative movement.

#### 4.22 The Analysis: Interpreting the Narrative and Presenting the Text

...[W]e are engaged in an interpretive act, what Clifford Geertz (1973) refers to as 'thick description': the double hermeneutic of interpreting others' interpretations of what they are doing.... (Peake, 1993, p. 420)

As stated earlier, one primary goal of my research is to contribute to debates concerning women and housing co-operatives, within and outside academe. Another is to include analyses and experiences that seldom get voiced. I hope to do this in ways that do not exploit women's narrative accounts simply as 'raw data'. While I concede that members' stories refer only to the women interviewed, and describe a local uniqueness (*i.e.* specific context, specific location), they also have the potential to provide insights into wider structuring social relations. An intensive research approach allows me to investigate individual agents in their social context, in order to reveal processes that support or obstruct social change. (Sayer, 1984), for example opportunities for personal growth, access to social support networks, education, experience of democratic processes and institutions, *etc.*

Twenty-eight interviews lasting from one to two hours generated approximately three hundred pages of transcribed verbatim text. My initial goal in organizing the members' narratives was to read, search for and annotate both common and unique topics, themes and issues. Regularly occurring classes of things, persons, events and their characteristics became apparent. For example a most commonly voiced theme was a sense of belonging to a community, or having support from at least some other members.

My major areas of interest were social and economic goals and the subtopics derived from them. Under economic follows good quality, affordable and secure

housing, subsidies for low income families, and economic efficiency on a non-market basis (*i.e.*, housing for 'use' rather than 'exchange' or equity). Under social goals issues include, multi-ethnic and mixed income communities, democratic member control, creation of community, ending exploitation through self-help, and support and empowerment of disadvantaged members. (Cooper and Rodman, 1992) During the interview process the complexity of living co-operatively surfaced, bringing additional issues to view, such as member selection, member education, different democratic decision making processes (*i. e.* via consensus or majority), the difference that resource groups and founding members make, the importance of conflict management skills, and the benefits to co-op children.

I began each interview with demographic questions, to develop rapport with the interviewee. In most cases this was followed by a series of questions to evoke a description and evaluation of their pre-cooperative housing history, which was primarily in the private rental sector. Discussions of earlier experiences guided members into revealing their reasons for choosing the co-op sector, and their level of satisfaction with the basic pragmatic issues of affordable and adequate housing, with secure tenure. In approaching members' perspectives on co-ops' more idealistic and abstract social housing goals, I focus questions around issues of direct democratic control, creation of mixed communities, and a sense of support and empowerment of disadvantaged members. Obviously if the research tool were structured interviews, the task of interpretation would be much simpler, with no need to accommodate digressions, be they inspired by myself or the interviewee. (See Appendix B for a sample interview schedule)

In order to meet feminist research goals during the analytical and interpretive portions of the research process, I attempt to accentuate and articulate the issues that women members thought important, and to use their voices in reporting the findings. In my attempt to provide an arena in which women members' voices are heard, the following findings chapters (chapters 5 and 6) largely consist of direct, often lengthy quotations of interviewees. I chose not to paraphrase their statements, believing that they can best state their own stories.

The selection of what to include in the findings does sway the decision-making balance my way. However, one privilege of vantage that I experienced was to hear 21 women's stories, and from these represent the diverse realities of being a woman member living in a Vancouver housing co-operative today would be like. Kirby (1991) summarizes her understanding of feminist data analysis:

[I]n the method of researching from the margins, we look to analysis grounded in the data and to pluralist possibilities to gain meaning. The data is probed for patterns, worked, moved and worked again....All information is useful in contributing to the general design an overall existing pattern about the research focus. (p. 149)

After identifying patterns of categories I began cross-referencing them. The analysis between data categories illustrated that the organizational reference tools I used, which is to say Cooper and Rodman's (1992) economic and social sorting of goals, only worked initially. I spent as much time, if not more, exploring the necessary linkages between economic and social categories. Overlapping data categories resulted in new information, new insights and a more complex set of relationships which is reflected in the length of the findings report (chapters 5 and 6). My closure of the analysis process

was artificially imposed, but necessary due to the need to set realistic limits on what I could hope to report. Determining the practical applications of these findings is more important than simply identifying a problem.

Due to the quantity of data collected, I must impose some order in its presentation. Borrowing from the Women in Development literature, I make use of Molyneux's (1985) conceptualization that differentiates between women's needs, strategic gender needs and practical gender needs. I accept her caution against using the concept of 'women's needs' which imposes a false homogeneity on women's experiences. Moser (1989) uses strategic and practical gender needs in her discussion of policy and planning and women in the Third World. She states that:

Strategic gender needs are those needs which are formulated from the *analysis of women's subordination to men*....Strategic gender needs are often identified as "feminist", as is the level of consciousness required to struggle effectively for them. Historically it has been shown that the capacity to confront the nature of gender inequality and women's emancipation can only be fulfilled by the bottom-up struggle of women's organizations. (p. 1803)

Moser (1989) concludes that state intervention has largely failed in removing the enduring causes of gender inequality in society as a whole, and therefore failed at meeting strategic gender needs. She contends that planners and policy makers are more likely to attempt to meet practical gender needs:

...which are formulated from the concrete conditions women experience.... Practical needs therefore are usually a response to an immediate perceived necessity....policies for meeting practical gender needs have to focus on the domestic arena, on income-earning activities, and also on community-level requirements of housing and basic services. (p. 1803)

This is important for my project because on the one hand, as a grass-roots, bottom-up movement, housing co-operatives offer appropriate settings from which to begin the



work of changing today's unequal social relations; on the other hand, state intervention (i.e., program development, funding, and attendant bureaucracy etc.) may jeopardize their chances of creating equal and egalitarian communities. Following Molyneux (1985), I present the findings concerned with economic or practical goals in chapter 5 and focus on social or strategic goals in chapter 6. The theoretical division between strategic and practical goals is problematic. As with any dichotomy, one is valued more than the other. In the case of co-op housing goals, I found that practical and idealistic goals are strategically intertwined, and that it is very difficult (if not impossible) to address one without considering the other.

## CHAPTER FIVE

### TOOLS OF EMANCIPATION I: WOMEN'S VOICES AND CO-OPERATIVE HOUSING

*[A]ll cooperatives have both idealistic goals of ending exploitative relations through self-help group action' and pragmatic goals of successful economic activity. The interplay between idealistic social and pragmatic economic goals has propelled the development of co-ops and the cooperative movement in a liberal democratic society like Canada....(Cooper and Rodman, 1992 p. 82)*

#### 5.0 INTRODUCTION: PRAGMATIC AND ECONOMIC GOALS

One of my general goals in this and the following chapter is to help the reader understand what it is like to live in co-op housing. Thus, the voices of women members dominate this section as they tell their co-op housing stories. As an organizing tool to present the findings, I integrate Moser's (1989) classification of practical and strategic gender needs, and Cooper and Rodman's (1992) classification of pragmatic (economic) and social (idealistic) co-op housing goals. In chapter 5, I present the findings concerned with co-ops' pragmatic goals, and in chapter 6 findings concerned with idealistic goals. Moser (1989) maintained that policy makers were more likely to attempt to meet women's practical needs which in the case of housing includes, according to women, affordable, accessible, appropriate housing with secure tenure (Sayne, 1995). To this list, the co-op movement adds that housing be provided in an economically efficient way and on a non-market basis with the provision of subsidies for low-income members.

In general I found agreement among residents and experts that the less flexible structure of ILM subsidies and the fact that they are administered externally limits their success in providing long term, secure and affordable housing for both subsidized and market members. While the subsidy structure of 56.1s seems preferable, members still reported financial difficulties in meeting their economic goals due to other aspects of their operating agreements with CMHC.

This chapter begins with a description of women members' rental housing experiences in the private sector, and moves on to discuss continuing affordability and security of tenure with respect to differences between 56.1 and ILM subsidy structures and delivery systems. I outline the connections between subsidy issues and co-ops' strategic or social goals, and move onto a discussion of economic efficiency and successful economic activity.

## **5.1 RENTAL HOUSING EXPERIENCES: AFFORDABILITY AND SECURITY**

I began the interviews by asking the women to describe their 'pre' co-op housing experiences. Their stories support Wekerle's (1988) assertion that women's lower wages and responsibility for children make them one of the most vulnerable and needy groups in today's housing market. All the women I quote below lived in the private rental sector before moving into co-ops. A single mother, currently a member in an ILM co-op and recently re-entering the work-force describes her previous situation:

It was a bachelor suite. It was ugly. It was horrible. It was dirty. It was falling apart. And the landlord tried to nab me with broken stuff....I guess I'd forgotten just how horrendous it was living in dirty places, and especially with a new baby.

Another single mother, with a work-related disability, describes her previous apartment, just across the street from the 56.1 she lives in now:

We moved into that place, which was just gross, cockroaches, mice, scummy. A lot of poverty, so a lot of alcoholism, a lot of noise, because everybody is crammed in together. So that was all around us.

A recent Central American immigrant talked about the inadequacy of her earlier housing experience; how eight years ago she and her husband were living with three children in a one-bedroom apartment:

I wanted to move because we have only one bedroom....My friend said, "Go to B. C. Housing and they can help you. I went to B. C. Housing, but the application was there for two years....Then this co-op was almost finished....they took an emergency....The lady at B. C. Housing said, "No, you don't have to live in a one-bedroom." We were the first ones that they sent from B. C. Housing, and they [the co-op] accepted us.

A single, mature woman sums it up while describing how she felt when she received notice to move out of the house she had rented for eight years. She said: "It's like I was a refugee." Cara sums up why providing affordable housing to people with low incomes is one of her co-op's principal goals:

Too many of us have been in the position of living in crap housing. I mean I remember the day we moved in here...all of us low income people had been in these awful houses where landlords rent them out just because they don't want them...and they're slowly falling apart. And then you're kicked out because they're selling them. So a lot of us were just thrilled to be moving into a place that had fridges and stoves that worked.

The co-operative housing sector planned to change people's housing experiences by providing efficiently run, good quality, affordable and secure housing, with subsidies that allow the development of mixed income residential communities (Cooper and

Rodman, 1992). Ema, a recent ILM member, describes how insecure the rental market can be in a gentrifying urban centre like Vancouver:

My partner and I were living in a town house in Chinatown....And we'd been there for two years. We had one of their absentee landlord situations, where there was this management company that looked after things and collected the rent. They didn't really do too much, we only really heard from them once a month when they came for the cheque. But it was decent rent for Vancouver. And then we got an eviction notice, totally out of the blue saying: "We are selling your townhouse and so unless you're interested in buying (which of course we couldn't do), "you'll have to move".

Ema continues by comparing the affordability of private and co-op sectors:

Market rent in this area (Grandview-Woodlands) for a two-bedroom apartment is probably in the order of \$900 to \$1000 a month. Our housing charges for a two-bedroom in here are \$625, so that's quite a difference....The condominiums in this area are out of sight for most people in lower income brackets....And they start at around \$125,000 and up. The East Side is getting very expensive.

The shortage of affordable housing in the private rental sector is a common theme throughout the interviews, as well as the reality of long waiting lists for subsidized housing (*i.e.*, public, non-profit rental or co-operative housing) that often exceed three years. Most often the strategy used by low-income families is to settle for inadequate, poor-quality housing, simply because it is what they can afford. Beverley is a single parent living in a co-op located in Vancouver's Central Business District. She describes the insecurity she and her daughter experienced in the private rental sector:

Before I moved into the co-op I rented, and I moved about twice a year. Before I moved into the co-op I wouldn't put my boxes away.... And the reason that I moved so often was because of sub-standard housing; the problem of different parts of town getting too expensive....I lived in Kitsilano for a while and it was getting completely out of reach of my income. Then I moved to the East End and it was a crummy little basement suite. When it rained and you got up in the morning you'd be stepping on slugs, which was wonderful.

In contrast, Beverley has lived in good quality co-op housing for the last seven years. She says, "It's the longest I've lived anywhere, except when I was a child."

These findings about the affordability and security of co-op tenure versus market rentals occurred in both 56.1s and ILMs. We can conclude that for the women I interviewed co-op housing, whether 56.1 or ILM, is greatly favored in comparison to rentals in the private market sector.

## **5.2 A COMPARITON OF 56.1s AND ILMs: AFFORDABILITY, SECURITY AND SUBSIDY STRUCTURES**

A comparison of the affordability issue between 56.1 and ILM programs gives rise to some pressing questions about continuing affordability and security of tenure, especially for ILM market members. Several respondents from each set of interviews identified what they felt were crucial differences in the structure of subsidy provision between the two programs. Rosanna, who works in the co-op sector outlines the differences between the administration of subsidies:

In a 56.1 the co-op as an organization is given a pool of money by the government to administer on their behalf to their low-income members. And so the pool of money is available to everyone in the co-op if and when they need it. And so in fact it becomes very egalitarian...because in the ILM the subsidy's tied to certain units, and when you're applying to the co-op it's decided whether you're a subsidy person or not. It's not something that's available to you if your situation changes, the way it is in a 56.1. So if you become a student you can't necessarily access it. If you lose your job you can't necessarily access it.

Rosanna explains how a number of early ILMs tried to develop their own 'security of tenure pool' so that in a financial emergency even market members would have a fail-safe fund but:

The problem is that the members of the co-op have to create this fund...and the reality is if someone becomes unemployed or retires and goes on a fixed income, the rest of the community can't maintain them. It's too much money! So right

now the security of tenure pool can cover one or two months, but then essentially you have to leave the co-op if you're in a market unit.

Maggie confirms Rosanna's concerns. As a founding member of a special interest co-op, built to house mature women under the auspices of the ILM program:

One thing that really worries some of us is the security of tenure, the financial security of tenure. As you know each co-op builds up a little fund. Well there's not enough. We have all these women that are aging, and they'll be on pensions and their pensions will be low. We pay market, we're working hard and most of us will never have a subsidy. Some of us will have to move.

Clearly the promise of secure tenure is at risk in the case of ILMs, and as in market housing, many mature women living alone face great disadvantages due to their subordinate social and economic status.<sup>2</sup>

Rae introduced me to the problems faced by another group of mature women; those who are not yet seniors. She met these women while working at Red Door Rental Aid Society in Vancouver, where her job was to find housing for low income people.

The women who fall through the cracks; that group from say 40 to 60. Those women, a lot of them, had been on welfare with kids. Then the kids grow up, leave home, because there's no incentive for them to stay there.... There they are. What do they do? They can't afford the place they're in. Of course if it's low income housing they can't stay because they're over-housed, or if it's a co-op, the same thing.

It is more likely that a woman who finds herself over-housed (certainly one symptom of an 'empty nest') in a 56.1 co-op will be able to make the necessary internal move to a smaller unit and receive subsidy support more easily than a woman living in an ILM, due to the structural barriers of the program, such as subsidized units being designated units, and regulated at a maximum of 50% of the units.

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<sup>2</sup> See Kathryn Elisa Naire (1991) for a thorough-going feminist discussion of mature women living in Vancouver.

Dana, an ILM member and housing researcher, agrees and succinctly sums up the security of tenure issues raised in the previous conversations. He emphasizes the lack of subsidy flexibility in ILMs:

The problem I have more with the program is its inflexibility in how subsidies can be administered, because the cap is on the number of units that can be subsidized rather than the amount of dollars that are available. Again that deprives the co-op of considerable autonomy because it is the Finance committee in the 56.1 co-ops that are able to determine how much subsidy is available, and can be allocated. And there was flexibility within the co-op for people to move off and on subsidy, without actually having to move. Here, if we have somebody who loses income we have this pathetically inadequate Security of Tenure Fund, that will allow us to write down their rent for a limited period of time until they get a job again. But we don't have anything like the ability of 56.1 co-ops to start subsidizing people who need it suddenly. So that's a program parameter, I think, that puts a severe constraint on ILM co-ops, because the whole concept of security of tenure in co-operatives is much less meaningful in an ILM co-op than it is in a 56.1.

### **5.3 CONNECTION BETWEEN ECONOMIC AND SOCIAL GOALS**

#### **5.31 Choices:**

The lack of flexibility in the delivery of ILM subsidies also might affect the level of success co-ops enjoy in meeting their social goals. ILM subsidies are less flexible because they are assigned to particular units, meaning that they cannot be distributed among all members as determined by need. It is argued that ILM subsidy structures restrict the amount and kind of subsidy support a co-op can provide to disadvantaged members. For example, a woman's freedom to return to school, in order to improve her (and often her family's) social and economic status, is greater in a 56.1 than in an ILM. Several 56.1 members told me about fellow women members deciding to return to school. Jane remembers:

Co-ops were breeding grounds for success stories in the '80s. I know so many people who got to go back to school....got to make really positive personal



changes in their lives....And I think particularly because of the subsidy structure within the 56.1 program, that if you're making \$500 a month you pay 25% or 30% of that....I know one-quarter of the people who have lived here for the past ten years have had the chance to make those choices. And as a woman, for me, that was a pretty powerful thing to have access to.

As we will find in chapter 6, there seem to be fewer ILM members returning to school in comparison to 56.1 members. This is not to deny that women in ILMs have not made positive personal changes in their lives.

### **5.32 Community**

Unequal access to subsidies in ILMs is also identified by several key informants as contributing to an adversarial attitude of 'them and us' within co-ops. Peter depicts the outcome of designated unit subsidies in ILMs: "You have a recipe for disaster...a recipe for destabilization...it's also a recipe for infighting and blaming each other."

Jane, a 56.1 member and an advisor for a Vancouver housing society, explains her concerns with the external administration of ILM subsidies and divided communities:

Within the 56.1s control of subsidy's an internal thing; it's not mandated like an ILM co-op. Therefore it's the community making decisions within that structure. And I think that brings out the absolute best in people in terms of how they choose to make choices in that community....And I think because of the structure of the 56.1, because it is self-administered, there is no significance attached to subsidy or non-subsidy in our building. Everybody's a member....Subsidy for whatever reason is not an issue of power.

Jane outlines the challenges ILMs face as compared to 56.1s; challenges imposed by external funding and government intervention.

The ILM is essentially a market model, a market kind of organization, with a social component imposed on it. A social component that brings along with it regularized government intervention, and that creates real challenges for ILM co-ops, in dealing with a government that demands difference in a way that says we believe in equality. The government in some ways sets up the co-op to have differences in members. Different positions for members. Different values for

members....I've seen it where there becomes a real division between the market members and the subsidized members.

Rosanna, the Education co-ordinator for CHFBC concurs with Jane: "I think the most shocking discrimination for me has been against single moms, really being treated very badly. And I don't know if mainstream people feel threatened by or people....It's certainly not in the spirit of co-operation." Rosanna qualifies her observations by acknowledging that she hears mainly the negative side of the co-op picture:

We hear about the problems. We don't hear necessarily about the good stuff. I am aware that there are places where things are working better. But we tend to hear about the really dysfunctional ones, when people are phoning and crying on the phone about how they are being treated.

Cathy's feelings of insecurity and of being an 'underdog' as a subsidized member in an ILM validates concerns over hierarchical internal divisions and discrimination directed toward single mothers:

When I first moved in here it came to my attention that single-moms were never asked to run on the Board, or be on the Finance committee, or the Membership committee. They were asked to do things like grounds work and cleaning the bathrooms and cleaning the community centre. It got to a point where I just really started getting agitated about it, and I let them know how I felt about it....The seed was planted then because we've never had a problem with that since.

Although Cathy feels that as a co-op member she was able to raise her community's awareness of discriminatory practices and change them, she also feels an entrenched social hierarchy remains:

I started noticing that there's a level. And at the very top are retired seniors; they have all the rights. The world owes them a big living....And then under them comes two-parent families, with working parents. Then after that comes single-moms working outside the home. And then there are single mothers on welfare, which are the wiping mat of the whole place. And it still goes on....Of course those of us who are subsidized are living in absolute terror that they're going to - I live with the fear every single day that they're going to come along and say, 'Out

you go! We've got a market rent to replace you', which I know they can't do. But that sort of hangs.

Cathy's fear of eviction reminds one more of the imbalance of power between landlord and tenant that the co-op housing movement challenges, rather than the goal of democratic decision-making in an egalitarian environment. I reconsider these questions in my later discussion of community building, being one process identified by Rosanna as having the potential to mitigate the problems associated with the subsidy structures in the ILM program.

Dana, an ILM member and a housing researcher disagrees with the description of an ILM as a market model with an imposed social agenda (see *Redeye*, 1992), which may set market and subsidy members at odds:

I don't know that I would totally agree on that score. I think particularly where the split is 50/50 now [referring to a recent optional increase in the percentage of subsidized units from 30% to 50% for ILMs], that the imbalance has been redressed a little bit. But I wouldn't go so far as to say it's a market model with an imposed social agenda. I think it's more financially reliant on its market members. That's a given because you need to fill those units. But I don't see how that necessarily creates more social tension or less social conscience than the other model.

I will revisit the question of social divisions (*i.e.*, internal divides based on racism, sexism, classism, family structure *etc.*) within co-operatives in Chapter 6 after I explore co-ops' success in meeting their social goal of democratic decision making.

#### **5.4 ECONOMIC EFFICIENCY AND ACCOUNTABILITY**

Also included under economic goals is whether co-ops are economically efficient and accountable; clearly, a primary concern of the Canadian taxpayer. Several respondents,

both members and activists declare that co-op members are conservative spenders. Peter says, of his 56.1 experience, that generally,

People don't like spending money...people are very conservative with their budgeting - good housekeeping budgeting. It's very hard for co-ops to transcend the interests of their individual members.

Later I explore the connections between thriftiness and social goals, and the limiting effects it may have on co-operative spending for the education of members in co-operative philosophy, workshops promoting community development, and empowerment of members through skill development and individual educational opportunities.

Maggie, an ILM member, describes some of the financial decisions her co-op faces:

There's issues like the landscape committee wanted to spend \$10,000 on a sprinkler system, and the property committee wanted to spend \$30,000 on a different type of flooring. They both presented valid arguments, but we decided to form a committee to do a five year plan to see when these can happen. And people who have never worked on anything like this said they'd like to serve on that committee, because they weren't sure they want to spend the money. The most interesting thing is that the women here are thrifty.

Lydia, a 56.1 member, who has a thoroughgoing understanding of her co-op's financial agreements with CMHC contends that co-ops' financial goals should be the primary concern:

I think that our financial goal is to pay off the mortgage, and wait and see what CMHC's going to do then, because I don't think they counted on having to give away all this property....But I think that we do have some fiscal responsibility to CMHC, in fact. They have given us all this money for all these years....Some part of me feels badly, because I don't need government subsidy. However, my co-op needs for there to be people here that can pay market rent, and I get the benefit from that, and I do the work....So that, I think because it's government housing, because they give us \$10,000 each and every month, and have done so for nine years, I feel a responsibility to house Canadians that are supposed to be housed. So I like it when we get to do that. And if we can actually facilitate women making changes in their lives, positive changes, you know that's gravy.

Maggie, from the ILM co-op targeting single, mature women voices her concerns with her co-op favouring the achievement of financial efficiency over other goals, like safeguarding long-term security of tenure for market members, after they retire and their incomes drop:

The business of the co-op is a business; we run it like a business. Sometimes some of the members forget the human side....Some of us had a vision that we would start a ... Future Security Pool. We wanted a way, because CMHC will only allow you to put so much money in. And we tried. We saved. We're very thrifty with our operating expenses. We had money left over every year. We invested and this one group is always saying, "Let's take a good part of that and put it in our Security of Tenure Fund, so that everyone once they retire can be subsidized." And that'll just be something the co-op will do. But they don't agree on that. It's more important to have built up a Contingency Fund<sup>3</sup>, if something goes wrong. Sometimes I feel that the building is more important than the people and I always say to people, "The building isn't the co-op, the people are the co-op". And sometimes I think that it's forgotten.

#### **5.41 Agency and Meeting the Financial Crunch**

Examining external program constraints presents only one part of the co-op picture. It is also necessary to explore members' attempts to mitigate the negative effects of program constraints. We have already heard from Maggie, that her ILM had difficulty in securing internal membership support for these attempts, partly due to the conservative spending ethic that typifies many co-ops. Thrifty spending behaviors may also be connected to a co-op's funding agreements with the state.

Conservative spending habits of co-op members are also directly related to social goals by several respondents in ILMs and 56.1s. Peter explains that it is very difficult for co-ops to transcend the interests of individual members, like their predilection for frugality. He says:

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<sup>3</sup> A Contingency Fund is money that co-ops save in order to pay for costly repairs to the building or its equipment.

I think it was something that the Rochdale principles tried to address by saying education, by saying outward-looking. And they were right on the button in saying that, and I guess it came out of political times, but by making those things principles there was some hope for co-operation.

The importance of education for members in the 'ways of co-operative thinking' is raised frequently by interviewees, both by those living and those working in the sector. Issues like the cost of workshops such as Conflict Resolution has blemished the success of many co-ops in learning to deal with internal conflict.

Ewa discussed the strategy her ILM co-op uses to target subsidy allocation:

With a restricted number [of subsidized units] it 's obviously a matter of looking for those most in need. We don't want to subsidize somebody to the tune of \$40 a month. You want to give a little deeper subsidy, particularly since it doesn't affect the cost to the co-op. We can really think in social terms here.

The overlap of social and economic topics comes up again in the next section, when I explore issues of democratic control, community building and the empowerment of disadvantaged members.

It is important to recognize that ILMs are not unique in having subsidy problems.

Two respondents disclose that 56.1s are also experiencing a subsidy crisis; one which limits the availability of subsidy for members. Ewa states that:

The 56.1s are really hurting right now, because the mortgage rates have gone down and the formula is slanted in such a way that they don't have enough subsidy now to go around. We [ILMs] don't need to worry about that.

Peter agrees and explains what he sees as the source of the recent crisis:

As a consequence of the re-mortgaging with the low mortgage rates at the beginning of last year, it was catastrophic for a number [of 56.1s]. We lost half of our subsidy pool, and some co-ops lost all of theirs....Ostensibly, the CMHC was streamlining its operations, and so instead of the CMHC having co-ops negotiate their mortgage with mortgage companies and choose the lowest mortgage, the CMHC decided to bring all mortgages on board and get a bulk rate for mortgages,

which is considerably lower than the rate we could negotiate individually....The nature of the 56.1 agreement is such that if the mortgage rate goes down you get less subsidy....because it was built around a formula. Some co-ops really suffered under this. They were unable to fill their mandate as a housing co-op in providing affordable housing.

Ewa explains the subsidy/mortgage formula that plagues 56.1s' subsidy pools:

With 56.1s you get a subsidy that is linked to the mortgage and to the cost of the program in year one. There there's a formula whereby your mortgage is getting assistance in the first few years, and you've got subsidy, and the two are a specific amount. And then in year two the mortgage subsidy goes down by 5% and your subsidy to income tested members goes up by 5%....The co-op gets more and more subsidy available and less and less mortgage money. And what that means as they get more subsidy is that they can provide subsidy at large in the co-op. With the mortgage interest [rates] having decreased so dramatically and the formula favouring the higher rate, subsidy has actually become very tight in the past couple of years.

Peter says that he warned his co-op's Board that this crisis was predictable and says, "I would even go as far to say it was designed. The CMHC knew exactly what they were doing there, and so it was a cost-cutting device for them." It is important to note that he goes on to report a subsequent financial misfortune imposed by CMHC:

Three months after they came down with an edict to remind co-ops they're obliged to accept, where members are eligible for paying minimum housing charge (*i.e.*, \$36.00 per month), that co-ops in fact must do so....Something like this would be \$500 and has to come out of subsidy. The Subsidy Pool just went....It's a double whammy. So what that does is then put a greater burden on the market-rent payers, more subsidy goes out to fewer and fewer people and makes a perilous situation.

With 56.1s experiencing difficult financial times it is important to identify the strategies some 56.1s use to ameliorate their subsidy crises. Lydia describes her co-op's response to their subsidy problems:

Because we have so many people going to school, in the past year we had a bit of a crunch. A lot of people were on subsidy that we weren't expecting. So what we've had to do this year, for the first time, starting July 1st, is rather than have

your housing charge be 25% of your gross monthly income, we've gone to 26%....A co-op can be anywhere from 25 to 30%, the co-op gets to decide. I think the best thing we can do is keep it at 25, but my opinion didn't prevail as always in the financial realm, so it did go to 26. But the good news is we all agree after one year it would go back to 25, rather than just leaving it at 26, because I wanted us to make the decision again every year....So hopefully more people get jobs.

Peter's 56.1 tried another approach to reduce subsidy shortage. He maintains that:

It was quite catastrophic for some; not catastrophic for us, because we've changed our policy. So rather than being able to choose members as we wish and have subsidies to offer them, we now have a situation...we have almost like a two-class system; not only do new members have to be paying market rent, but also they're not eligible for subsidy for at least one year, maybe more. Who knows? It depends on what happens.

I asked Peter about increasing housing charges to rates higher than the minimum of 25% of gross income. His co-op surpassed Lydia's housing charges increases, as he explains:

"We did a 4% raise in our housing charges the last time. So a year and a half ago it was 25% of gross...and it's now 32%."

Chris discussed the importance of a mixed membership and the financial flexibility and strategies her 56.1 uses to make their senior citizen members secure:

We do have a provision in our co-op for people on fixed incomes, like this elderly woman. She is counted as a double, as though she were two people. We give her a double subsidy. Otherwise even the minimum housing charge would be more than her old age pension, which is her entire income....Obviously we couldn't do it for too many suites, but we can certainly do it for a few and if every co-op brought in a few seniors, it gives people a chance to realize old people are worth something.

In summary, there appears to be consensus among residents and experts that the subsidy structure of the ILM hinders their ability to provide secure tenure and affordable housing for all their members in the long term. Maturing women, and retired women seem to be at greatest risk in losing their housing, when their incomes become fixed at



pension rates. We have heard how the nature of both the 56.1 and ILM programs encumbers co-operatives in fulfilling their pragmatic economic mandate to provide good quality, affordable and secure housing, efficiently run on a non-market basis. In the next chapter I evaluate the success of 56.1s and ILMs in fulfilling their social goals.

Table 5. 1		
SUMMARY OF ECONOMIC GOALS		
	56.1	ILM
<b>PROVIDING AFFORDABLE HOUSING</b>	Yes, rents set at low end of market rent, or calculated at 25%-30% of household income for rent geared to income housing charges	Yes, currently market rents set at low end of market rents for the neighbourhood. Rent subsidies for those in core housing need, setting housing charge at 30% of income. *The ILM has essentially unlimited funds available for subsidized units and can provide deep subsidies for households in core-need.
<b>ENSURING CONTINUING SECURITY OF TENURE</b>	Yes, primarily due to the flexibility built into the subsidy structure, which allows subsidies to float among residents as need arises. *I want to make it clear that there are limits to the 56.1 subsidy, and if many are subsidized the subsidies will be shallow. Currently 56.1 members reported limiting new members to those who do not need subsidies.	Less security due to subsidies being designated to particular units, and is targeted at those in core housing need. Women 'market members' nearing retirement are a vulnerable group.
Source: Interviews		

## CHAPTER SIX

### TOOLS OF EMANCIPATION II: WOMEN'S VOICES AND CO-OPERATIVE IDEALS

*If we could live in a co-op that was functioning I think that would be the ideal, because it provides community. It provides safe, secure housing. It provides affordable housing. And in a city!...The problem is the bad that comes along if your co-op is not functioning. If there's conflict and people are exploiting the structure, it's with you all the time, because you live in that conflict. It's like living with a family that's fighting all the time. (Pam, a shorter-term ILM member)*

*The thing is whether you can get a community feeling going in the co-op. And if you can then I think the ILM will work. If you have this 'them and us' kind of mentality or people feeling because you're on subsidy you ought to volunteer more than me. If you have that kind of dysfunction or split community, then it's very hard to turn it around. I think it must be possible.... I just think the program tends to lend itself to thinking in terms of division. (Rosanna)*

#### 6.0 INTRODUCTION

In this chapter I present the findings on the subject of co-ops meeting their social or strategic goals of ending exploitative relations. You will recall these goals are much more difficult to measure and according to Moser (1989) are less likely to be pursued by government policy than pragmatic goals. In contrast, for co-op members, the social or ideal goals of housing co-ops remain primary.

Cooper and Rodman (1992) recently measured the level of agreement among members with the housing co-operative sector's social and economic goals, by surveying members of two downtown Toronto co-ops. They found that more than 50% of the membership supported co-ops' economic goals (*i.e.*, providing good-quality, affordable housing) while, "There was least agreement on housing people really in need or helping members improve themselves." (p. 86). They found that women members and members

with incomes below the co-op median were more likely to agree with these goals. At the same time more than 70% of the membership in both co-ops agreed that the most important goals of a co-op should be to develop a sense of community, to run in a democratic fashion, to strive for everyone participating, and to support their members in times of crisis:

Most members agreed that building a sense of community is desirable and that member involvement should be encouraged. Yet while the co-ops' economic goals were relatively specific and measurable, their social goals were diffuse and ill defined. Thus, even at such a general level, how member involvement relates to community formation remained controversial, partly because what a community *is* was itself unclear. (p. 87)

I hope to increase our understanding of what these general statements of social ideals mean to women living in Vancouver co-operatives. I asked women members open-ended questions about whether they feel they have a voice in the decision-making within their co-ops, about their co-op's sense of community and member support, and about their sense of empowerment. From these questions members introduced what they identified, not surprisingly, as interdependent issues.

Women members connected my questions about democratic decision-making to the issue of residents gaining control over their own housing, to issues of leadership, participation, consensus versus majority, whose voices were listened to, and the power of Boards. Questions about the development of a sense of community led to discussions of internal conflict, feelings of personal safety, opportunities for education, membership selection, support for members, spending on workshops, outreach to the broader community, and the importance of members sharing a vision for their co-ops. Queries

around feelings of empowerment led to issues of education, support of members, and acquiring enabling skills through participation.

The women's stories include varieties of co-operative experiences. Their stories also highlight complex and some less visible interconnections between social and economic goals, and among social goals. While my presentation of interview findings follows the linear topic patterns outlined above (themselves mainly generated through the interview process), I believe that the power of their stories to elucidate the co-operative experience derives from their awareness of the interdependency of already-complicated issues. (I can only hope I do their stories justice.)

I heard concerns from both 56.1 and ILM members about goals having to do with resident control and democratic decision-making. Members from both complained about ruling cliques or power groups. A clearer sense of ownership seemed to be expressed by more 56.1 than ILM members. Both reported a division of labour based on gender, with men assuming leadership positions and women doing the more low-profile work at the home front. Some ILM members felt that men's opinions were more valued than women's, especially if the woman was a single mother on welfare. In both 56.1s and ILMs members were concerned whether immigrant members (whose first language is more than likely not English) are able to voice their opinions.

## **6.1 DEMOCRATIC DECISION MAKING**

Cooper and Rodman (1992) report that more than 70 per cent of their respondents (both 56.1 co-ops) agreed that, "The co-op should be run in a completely democratic fashion: for example, all major issues should be debated and decided at general

member's meetings." (p. 86) From a variety of social positions, my respondents emphasized how important it was for them as women to gain a sense of control over their own housing and escape oppressive landlord / tenant relationships. I asked questions about leadership issues: for example, do as many women as men hold leadership positions in their co-ops, and at provincial and national levels. I asked women members if they felt they were listened to as much as their male counterparts at general meetings. Interviewees discussed the pros and cons of decision-making based on majority rule or consensus, and who they thought participated the most in their co-ops: men or women, single parents or couples. Once again I intend to highlight interrelationships. For example, members' mandatory participation in the running of the co-op also provides an opportunity for them to experience 'hands-on' training in a democratic decision-making setting and acquire professional and interpersonal skills that are transferable both to other areas of volunteer work and to employment situations. Clearly member participation is central to the democratic management of the co-op but also central are the less obvious goals of enabling and empowering disadvantaged members.

### **6.11 The 56.1 Experience**

I asked 56.1 members if co-op tenure was different than renting in that they felt that they now had some control over their housing situation. Chris says:

I do feel that I have some control, some power in my own living situation. Certainly more than I would in a landlord - tenant situation. On the other hand that is always limited by the democratic process itself. My wishes, my judgments, my desires are always in check by the other membership....I know I don't always get my way....[But] it's nice to have a voice in it.

Beverley describes the sense of control she has concerning housing herself and her daughter:

You know it's an alternative to owning a home, because you do own. You do have control. You do have responsibility for what happens. You can't just move in and forget about it. Some people do, but at the end of the day someone's got to be responsible.

Dorothy agrees about the sense of control she experiences through participation and associates participation with her personal feelings of empowerment:

There is that element of my home. This is my home. And not living in fear, because previous to that I lived in basement suites; the single parent - that's what you can afford. The basement suite thing where you've got your landlord living above you and you're not in control of when you can have the heat on....I think those can be far more scary situations, just ripe for abuse. There is that part to it about my home and I'm in control....Right now I do feel like the co-op does add to my sense of I'm a very capable person and I've got a lot of personal strengths. I'm out there and dealing with really hostile and tense issues, and managing those things.

Susan lives in a 56.1. She has not been able to work for more than 6 years, but has recently returned to school part-time. She describes the importance of secure housing for her healing process :

It made all of the difference given what I was going through with my injury and several surgeries....Being able to live in an environment like this makes all the difference to living in a cardboard box with a wife-abuser upstairs and not being able to let my daughter go to the laundry room in the building because people drank down there.

Chris connects members' participation in decision-making, management, and maintenance with the development of a sense of ownership and pride in their co-op community:

Many of us have a sense of pride if we put the work in ourselves. It feels more like our own. There's a sense of our surroundings really being part of us, and not belonging to someone else. It is not only a sense of control, but it's also a sense

that you helped build this. You helped make it....I wouldn't want to live in a co-op that decided it was okay to put the housing charges up double and hire everybody to do all the work, instead of doing it yourself.

These are just a small sample of the success stories members shared with me, and more follow. The co-op sector's 'self-help' philosophy may provide a window of opportunity for members to acquire skills and build self-confidence in a safe environment.

Not all 56.1 members I spoke to felt secure in their housing tenure. One member's experience with the Board resembled the uneven power of tenant-landlord relationships. Petra fears eviction, and feels threatened and persecuted in her 56.1:

It's been really emotionally upsetting since move-in. Problems with some of the Board members and authority issues....It's the policies. If you don't do this we're going to evict you....Get letters, like this one [she shows me three letters], and I have another one that the manager sent me, and she mentioned CMHC....They said I missed 2 or 3 [meetings], and if you miss the third you get evicted. See it's really emotional and always on my mind. When will they leave me alone?

She recounted feeling "intimidated" when certain Board members were in the same room as her, and feeling threatened with eviction over missed meetings, money owed for a raised 'buy-in' and paying for damages to her unit:

[A Maintenance committee member] threatened me, that if I didn't get the tub repaired on my own I would be charged. It was always something threatening eviction. It was like I was re-living the boarding school all over again.

Petra as well as several other 56.1 members talked about core groups in positions of power (*i.e.* Board members, Membership Selection Committee, Finance Committee) imposing their personalized agenda on co-op communities and other members. Clearly, another aspect of the eviction issue is the Boards' concern for maintaining their housing

units in good quality condition, which may be understood as meeting the co-op's collective needs. I am not assuming that all the members I interviewed are model tenants, but I am interested in their perceptions of power relations within their co-ops, in the context of eviction processes and power groups. Dorothy comments on her experiences in the first co-op she moved into:

What became apparent fairly soon, about the co-op that I lived in previously, and again this is not uncommon either I know now, is that there were a very small body of people that were in control. And how they managed to really maintain that was that they were in control with the co-ordinator, who was not behaving professionally....It was entrenched now and part of that control was real intimidation of other members. If you do this you're going to get fined for this, and if you do that....I think that it was very profound in this place, and then the weird thing about it is - the place ran really, really well financially....But these few people were doing it. There were things that I didn't agree with; there were things that people I knew didn't agree with, but people often felt like it just wasn't worth it to push it. I know it was going on here (current co-op) and it has been disbanded the year before we moved in.

The pros and cons of internal management versus hiring outside management companies was raised by several members and those working in the sector: Chris, a single-working mother living in a grant free (56.1) co-op, describes changes in her co-op since they hired an outside management company - COHO<sup>1</sup> - and the internal problems that led to the need for outside assistance:

We used to have one of our members manage, so we really didn't have any objective body at all....We did run into some trouble a few years back on that. I think what ended up happening was around the management issue. Because our manager was a member, who sat on every Board from the beginning of time, since the co-op started, there was no objective source of information and so resentment and some difficulties arose around whether or not our particular manager was in fact giving us all the details, or whether or not there was any self-interest in what was being given to us....Nobody really knew what any policies or rules were....We finally decided to hire COHO to have an outside manager, who

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<sup>1</sup> COHO is a not-for-profit management service for housing co-ops. It is a society created by CHF/BC in 1983 to offer trained co-ordinators to staff co-ops' offices to carry out a wide range of property management and administrative activities.



now attends our Board meetings....Up until last year we did not even have a policy of income verification. It was entirely up to the honour of all members to claim accurate income.....People who are on welfare did not pay maximum housing even though welfare would often pay maximum housing , they paid minimum housing because they were on low-income. We now have them pay maximum.... We've just tightened things up a little bit financially.

Cara's 56.1 only contracts out the 'big' maintenance jobs:

We do everything. The only thing we pay for is when we pay for workers to come in and grout bathtubs, do the big stuff. Even our books, the only thing we pay for is for somebody to slap it on the computer. We [the Finance Committee] collect our housing charges, we deposit them....We set our own budgets, and of course your housing charges depend on what it's going to cost to run the place. And we've managed to have a lot of extra money.

Rosanna suggested that one positive aspect of hiring a management company is that it allows co-ops to focus more on community building rather than financial management.

Susan agrees but suggests one possible downside to outside management:

...(T)he downside of having COHO or an outside organization is that ... there can be a tendency not to pay attention to anything. We didn't know auditors for instance, we just went along....It's easy not to be involved in the process, but then it's up to your co-op to be able to say, "We need to know what's going on."

Susan links democratic control to member participation and lack of the latter to dysfunctional communities: "Participation is the problem in every co-op as far as I'm concerned. There's always a core group of people, always the same." A concentration of decision-making power into the hands of a few can produce internal conflict. She describes her experience:

It was really bad here. Things were corrupt. People weren't involved. People just let things happen and so there was this group of people that were central in doing everything....The reason why was because people did not participate. They did not understand what they were doing here, and so they let others do what they wanted. As things changed over the years, as we focused more and more on getting good members who understood why they were here, then things became less dysfunctional. These people were expelled....Decision-making became a debate and a discussion and different people won the day every time. So it's very

good now.... We had to really fight to explain that there's procedures, that no one person has the power, that committees make those decisions [membership selection], that at a general meeting you can stand up and voice your opinion, that you're entitled to do that.

Susan is not alone in highlighting the importance of introducing new members, through educational workshops or hands-on experiences to the philosophy and ideology upon which the co-operative movement is founded, and to the more specific goals of housing co-ops and the processes they use to achieve them.

Dorothy identified a potential divide between founding members and new members:

What I find is really common is that original members, not all of them, really get caught up in "It's my co-op"...maintaining that 'them and us' position. I also found that there was quite a high turn over of membership, and I would say that 80% to 90% of new members that were accepted were new immigrants with very little [English].... They are not people who stand up and argue and fight for their rights.... They don't understand half of the rules.... They don't question any new policy. They don't question what they're told.... They get afraid that they've got to do it or they're going to lose their housing. And I think that that was very true.

Petra echoes Dorothy's charges through her own experiences:

I've had a lot of ups and downs here, almost being evicted for different things.... Everyone was afraid to speak up. We have a lot of people from El Salvador and Nicaragua, and I think we have one or two Chinese families and East Indian. They are all afraid.

I asked 56.1 members if they were aware of any divisions among residents based on gender, income, ethnicity, age, *etc.* Were there any identifiable groups that are not listened to, or listened to less than others? Connections between gender and leadership positions has been briefly explored in the co-op housing literature. Farge (1986) concludes that, "Women are in a clear majority as co-op members and on committees but tend to be under-represented in executive positions, except for the traditionally female

position of secretary.” (p. 13). It is important to recall that 60% of the co-op population are women when looking at the question of representation in leadership positions at national and provincial levels (*i.e.* CHF Canada and CHFBC respectively). In other words are co-ops classist, sexist, or racist in terms of leadership roles and who does the work?

Lydia, her co-op’s representative at the provincial level, remembers feeling intimidated at the CHF Canada Annual General Meeting (AGM):

I was terrified. It was really difficult for me to do that. I’ve been to about four of those meetings and I’ve only ever spoken once. I go to them and I make jokes with people at my table, but speaking to that whole crowd, where there’s professionals that do this for a living. There’s so many paid people in that room, I’m quite intimidated by the industry of the co-operative sector.

I explained to Lydia that some academics suggest that while women do the majority of work at the home-front in the co-op sector, what leadership positions there are at the national level are held by men. And although my participation at the CHF Canada AGM ‘95 was limited to workshops, which is to say I did not attend the general business meeting, I found that most of the workshop leaders were women, and at least half of the delegates were women. Numbers do not tell the complete story. Lydia says:

I think the men speak more. I think the co-op sector employs more women. The Board - I always look at the way the Board breaks down in gender - and it’s half and half, which is interesting because often it’s almost all women. The CHF Canada office for years was all women.... It’s largely women doing that work. I think it doesn’t pay enough to employ men.

I asked Jane, who lives and works in the non-profit housing sector, if men and women participate equally in the day-to-day running of her co-op:

I see women who have taken on leadership roles, they have been doers. They are very task oriented. They’re not into the process and the power of it.... The men who have taken stronger leadership roles have been way more into process and

power...and the women are much more interested in the pragmatic....I have seen over the long-haul that women in the co-op have taken on a much stronger leadership role, and have been much more consistently committed to the co-op.

Several women members point out a traditional 'gender division of labour' in their 56.1. Dorothy says:

I would say without a doubt women participate more. I think it's primarily men on the Maintenance Committee. And on the Social Committee, not one is my guess. There's a real gender division:....Number one most single-parent homes are women led, so they are the ones participating. And if they're families a lot of the time the woman does the participating, because women do that part.

Millie also sees the women in her co-op doing most of the work:

I'm sure the women do most of the work...who attends meetings, it's all the women. There's some men doing but when there's couples I notice that it's quite often the women that are doing.

Nellie, a single-mother until recently, concurs:

The people who participate the most are single-mothers. And I don't know if it's because a lot of single-mothers are in the co-op, or that they have a lot at stake in the co-op process.

Chris paints a different picture of participation in her 56.1 when I asked whether she noticed any difference between men and women contributing their time:

There may have been different phases in the co-op if I think back five or six years ago, but looking at the situation right now, some of our hardest working members and the most participatory members in fact are men. These men, two of them are single-dads; They have something at stake here. They're here with children. They want community. So I'd say it's about 50/50 at this point, which is great.

Susan associates the powerful 'loud and listened-to voices' with the democratic models followed in the decision-making process, when asked to compare decisions reached through majority-rule or consensus:

Some of us feel very strongly that consensus isn't democratic...It's easy for people who talk a lot, like me, who have strong opinions and can make arguments to win the day in a consensus situation. As far as I'm concerned those who talk have the

loudest voice. They're the ones who are going to win the day. In democracy, in majority-rule, people have a voice even if they don't speak up. They get to vote, they get to fill in the ballot, even if they feel uncomfortable in voicing. I think consensus immobilizes people; democracy or majority-rule forces you to take action.... We'd never be able to get consensus in this co-op, therefore we'd never be able to act. There's just too many divergent views. So majority vote is the best, and you still get to debate and to argue and try and win people, but it's not like the loudest voice gets it.... I can make arguments, hold a position and lose a vote, and to me that's so great, because it's not someone with a strong voice.

Lydia's co-op tries to reach consensus, but notes that one fault is the amount of time this process consumes:

In our democratic process, we were aiming for consensus, which is really idiotic. And in fact that's still our process.... If we're unable to reach consensus we can make a decision with an eighty percent majority.... We all know about process in the women's community. It sometimes takes really long. Co-ops are notorious anyway, and this co-op in particular.... We'll have a half-hour discussion [on] whether you buy a gas lawnmower or an electric lawnmower. And everybody's got something to say about it. And then we took the issue to the membership... and they voted on 'push'... and of course nobody used it. Then somebody just went out and bought one. So there's always people who talk the most... and who are comfortable in that kind of setting.... So there's certainly some people who don't do it as much.... I think our process is good. The general membership does make a lot of the decisions.

In summary, most 56.1 members report an increased sense of control over decision-making around their housing compared with their earlier experiences as tenants in the private rental sector. However, one member voiced her fears of eviction and persecution by her co-op's Board and paid coordinator, and felt she had no voice in decision-making processes. Other members raised concerns about immigrant members having a restricted voice in decision-making due to language barriers and fears of eviction, due to a lack of understanding of co-op philosophy and processes, and core groups controlling the process and using intimidating tactics. In many cases members

felt that men were listened to more than women, and that a gender division of labour existed.

### **6.12 The ILM Experience**

Program changes to the delivery of the ILM subsidy may affect 'one-person, one-vote' decision making in that subsidies are now externally administered and targeted at only those in core housing need. It is claimed that this has resulted in internal divisions among the membership based on whether a member is a subsidized or market member. Because market members are not necessarily eligible to receive housing subsidies a rift is created and supported by a 'them versus us' internal politic, which makes it more unlikely that all will be encouraged to equally participate in or have an equal voice in decision making.

The next step is to look at women's experiences in ILMs in the context of democratic decision making. Rae, who lives in a 56.1 and delivers educational workshops to co-ops thinks there's a real difference between 56.1s and ILMs for women:

I think that the ILMs are the ones that are the least successful at insuring equality.... With the ILMs I have heard an awful lot of complaints from women who are in subsidized units who are treated like dirt. They are the victims of real sexist behaviour and comments, and unless they are really strong they just withdraw and don't get involved. They don't feel part of the community. They still appreciate being there, but it's not the same kind of experience at all.

Rae went on to share the story of a woman friend who lived in an ILM, and the horror stories she told her about the internal fights with male dominated, authoritarian Boards:

She was a strong woman. She just would not put up with the shit that was being handed down, for her or for anybody else. She was constantly being put in the position of having to defend other single-moms or other women.... They were the men. This is the way it should be run, and they tried to run it like a business, like a hierarchy, the Board runs the show. And they intimidated people right and

left. And most of the people that were getting the brunt of it were women.....In 56.1s there seems to be more of a commitment to co-operative principles, and more of an acceptance of everybody, and an attempt anyway to try to insure that people are all involved and equal.

When I asked Ema, an ILM member, if she noticed any difference between the amount or type of work men and women did around the co-op and if she thought the co-op had been successful in building a community based on equality she said:

I was actually sitting around in a meeting one time, and it was me and four other women, and someone looked around the room and said: "Women do all the work in this place." And it was at a time when seven of our nine Board members were men, but it just really felt that the actual day-to-day grunt work was done by women....I think women do more the of work and they're less likely to be in leadership positions. We've never had a female maintenance officer here....It's that whole traditional division of labour, that women handle the interpersonal stuff and membership work, and men handle the maintenance stuff.

Ema describes how internal, interpersonal conflict between members in her ILM has immobilized their decision-making process because general meetings are such a nasty business that members do not attend, quorum is not met, and no decisions are made:

From what I understand from the long-term members is that this was a co-op that had a fairly normal amount of conflict. And it certainly seemed like that when we first got here. Things got done. It's got to be a situation where there are people in the building who will not speak to each other. There are people in the building who feel that they have been threatened. There are people in the building who left because they were afraid for their own safety living here. So I think we're a fairly unusual situation, because we have people living here who are professional agitators....Half of the Board has moved out of the building because they were being so harassed. They were getting called up every day and screamed at. They were getting letters sent to them....So rather than having this constant conflict all the time we don't even get quorums at our (general) meetings any more. Things have gotten pretty paralyzed here. Nothing can get done because as soon as anybody tries they're accused of not following the correct process....It took us two hours, which is actually in our rules of procedure that you're not allowed to exceed two hours for a meeting without a majority vote to go on, to pass the minutes of the last meeting. What was supposed to be a formality turned into a huge fight.

Emma believes their current crisis is a result of members on power trips, lack of internal process to deal with obnoxious members, and lack of external assistance, for example free educational and conflict workshops that she says are available in Ontario. She concludes that:

For me it's really highlighted some the problems with the co-operative process, because one thing that this whole system is really predicated on is the idea that everybody who's living here has the interest of the community at heart. Obviously everyone has individual interests that are going to be primary, but people are going to try to balance those. But that hasn't happened...where there's some people who have this definite political agenda, that you know if they disrupt everyone's lives and basically destroy the community then that's okay, as long as they get to push their agenda. Other people when called upon to get involved have essentially come back with, "Well I only live here 'cause it's cheap. So why should I get involved with all this stuff?" And then there's still other people who've moved in here because they have these ideals about community and co-operation...a lot of those ideals involve individual responsibility, and I would include myself in this. So they're not willing...to go around and tell people what they should think about certain issues that are coming up. You want to go to a meeting and have some sort of open debate and let people make up their own minds. Unfortunately if the people that disagree with you are going around door to door and trying to convince people of their point of view, before we even get to the meeting you never get to the debate.

At a personal level Emma's sense of safety and control were undermined and stopped her from voicing her opinion. She explains:

If you don't feel safe you're not going to stand up in public and say why you don't feel safe....There's obviously very little respect here for my feelings, or the feelings of anyone else...It revealed to a lot of us that our ideals were not necessarily terribly practical. We had all these ideals about people living in a community and taking responsibility and operating as some sort of a collective. Instead we end up with a situation where the majority of people seem to prefer to be told what to think and how to vote, rather than actually having to go through all the pain and struggle of making up their own minds....Some people just don't really care.



I asked Ema if the divides in her co-op are drawn along subsidy and market members.

She answered:

For a while it seemed like it was because the woman we were trying to evict was a subsidy [member], and it was presented as an attack on the poor by the market rent bourgeoisie. It's not worked out that way. There are people on both sides. Now the majority of the people who live here are market rent, so the majority of people in any argument are going to be market rent people.

Ema identifies a sense of cooperation at her ILM despite the prominence and pervasiveness of internal divides:

That despite the conflict there's still a real sense of solidarity among some people...a sense of the necessity of doing work here. What I think is not so great is the way co-ops have been set up. Since we don't have on-site management, when problems come up we're on our own....I think it's a really good analogy of looking at what happens when there's abuse within a family. To me there's been a lot of emotional abuse going on in the co-op, but there's no one to step in. We're isolated in exactly the same way nuclear families are isolated...and there have been times when we've really needed that outside help, and it's not there.

I spoke with three additional women members from Ema's ILM, in a group session that lasted close to two hours. Ewa argues that their emphasis should be on the democratic process rather than the attainment of goals:

I really would like to see a focus on process as being a crucial element. Let's not look at the goals as much as how we conduct our business, how we deal with one another. Everything is secondary to that. That's where we're failing and that's why I find that emphasis on that has got to be even stronger.

I asked whether anyone had noticed a difference between participation levels of subsidized and market members. One member answered:

In all honesty, yes. I think that on occasion the subsidy members are not as involved and tend not to get as involved. I've had a lot of frustrating experiences with subsidy members who I feel are abusing their subsidies, therefore abusing the whole co-operative movement.

Ewa who also works in the co-op sector adds: “My experience in 56.1s is that perhaps there is less of a split, it seems to be more the ILMs and it seems also more prominent in the suburbs”.

When I asked if they felt the democratic decision-making model had failed, Mary replied:

No, I would say it was the membership that failed. Because each member has a vote, so you still have your democratic control but your decision making skills as a member and your participation is your responsibility.

Ewa raised the issue of ‘weaker’ members not voicing their opinions:

There is a number of people, through for example language problems, low self-esteem, *etc.* really haven’t been participating in the community and simply dare not speak up....The problem is often even when we function well that you don’t have everybody volunteering equally, and those that volunteer tend not to reach out to the weaker members. When people initially move in we need to really empower them in such a way that they will contribute immediately and feel welcome to speak whenever they feel the need.

Mary suggests that participation is a necessity: “We expect a certain amount of participation. And I assume that the member is coming here also under the goal of living in a community, working towards community involvement.”

In response Ewa shares her insights:

A lot of these people come from situations where there’s not a tradition of participation, and where people are kind of shy of speaking up and I definitely think that they need some encouragement from those of us who feel really comfortable and confident.

Mary replies:

- I don’t disagree with that, I assume though as a membership interviewer that I will get some indication what it is that a person is willing to learn....Part of the interview is how many hours will you give. If the person says they’re not interested in that, then that’s a clear indication we probably wouldn’t give them membership.

Cathy is a single-mother living in an subsidized unit in an ILM located in the nearby suburbs. I asked her if she felt she had access to the decision-making process in her co-op. She said that she does but then quickly qualified her answer:

I know a good many people are too afraid to approach, and this was one of the suggestions I wanted to make, but I was immediately squelched. My opinion meant nothing....and [was] essentially dismissed. I'm first of all seen as a woman, a single-mother, not to mention my financial situation. I wanted to ask why is the Board so unapproachable? Why are people living in fear that they're going to be expelled, or that it's going to be turned into market only [units]. Big mistrust. There's a rift, an out and out clear division between them and us, with the Board.

I asked Cathy whether there were more men than women on the current Board:

It's not a gender issue, although the women on the Board are more male-oriented. They'd be more inclined to listen to them [men]. The three women on the Board don't have children, they're of retired age, they've all pretty well come from the same school. But the President, control, power and punishment, that's what he's all about. Threatening, very threatening.

Not all the ILM members I interviewed reported living in dysfunctional co-ops. I asked Maria, a relatively recent immigrant from Central America living in a B.C. Housing unit in an ILM if she felt that she had a voice in decision-making. She answered:

Yes. In my case I don't like to speak, but sometimes I've said something. But we can write a letter...When we see something that is no good for the co-op we can write. We take care of each other.

Another ILM located on the fringes of the study area has a positive reputation in the co-op sector. Maggie says her ILM is mandated, "to provide affordable housing for mature women on low to modest incomes, although all applications are considered." The founding members decided that maturity has no age: "Maturity was [defined as] an involvement with life...because we thought we didn't want it to be a seniors' centre...[but]

a mixed community of all ages.” They also decided they would not allow social discrimination in any of its manifestations:

We decided (30% of our units are subsidized in the ILM) that there would be absolutely no discrimination over subsidized units. It didn't matter if you paid market, and when we interview people we talk about this, that there are people here on social assistance and....we won't allow any form of discrimination for any reason.

Maggie explains how her co-op has put a process in place that deals with internal conflict and other social issues:

The social aspects of the community, we have to work hard at it. For a long time we had a women's group...because the focus is women here, and talk about women's issues....But then we had a major, major issue where some people had a fear that the co-op would become all women. And these were women. They didn't want to live in an all women's co-op. Some of the men (the younger men) felt they were discriminated against. It was actually through the women's group, there was a faction that tried to get our mandate changed. We brought in a facilitator. If we have a major issue we go right to sorting it out. We found through that issue, the people that weren't happy being here left.

The founding members of Maggie's co-op, of which she is one, introduced a process that they hoped would meet their goal of creating an egalitarian community for mature women. She feels they've fallen short in dealing with internal conflict:

We don't deal with conflict well. We're always talking about conflict resolution and working at resolution....Like when you lived in a house in a neighbourhood, if you didn't like your neighbour, or if you and your neighbour had an issue, you avoided each other. We do the same thing here. Conflict we just ignore, and sometimes there's some undercurrents, but it goes away, and then it rears its head again.

In summary, considering barriers to democratic decision-making ILM members reported constraints such as a lack of financial resources to bring in outside help, and the lack of member support for internal expenditures for educational workshops. There was

no clear distinction between the successes of 56.1s and ILMs in providing adequate education budgets, but the majority of ILM members (*i.e.* all but one) I spoke to believed their co-ops were in crisis, or they felt discriminated against. (See **Table 6.1**)

Table 6.1 SUMMARY OF DECISION MAKING GOALS		
	56.1	ILM
<b>DEMOCRATIC DECISION MAKING</b>	Complaints of power groups or ruling cliques. Bringing in facilitator, hiring management companies, a participating and informed membership offered some solutions. Some say subsidy and women members participate the most.	Complaints of individual members trying to meet their own political agenda, showing little concern for the 'common good' of the co-op. One market member said she felt subsidy members participate less than market members.
<b>RESIDENTS' SENSE CONTROL</b>	Most reported a sense of ownership. Members stated that they cannot always 'have their way', but have a voice look forward to the debate process.	A less clear sense of ownership for some members. Members' sense of control undermined. In one case no decisions were being made because meetings did not meet quorum.
<b>GENDER DIVISION OF LABOUR</b>	Results for 56.1s and ILMs were very similar in that most reported a gender division of labour. If part of a heterosexual couple, generally the woman is responsible for the participation. Women are more likely to be on Membership and Social Committees rather than Maintenance. Some reported that women do most of the work, and women most of the 'grunt' work.	
<b>WOMEN'S LEADERSHIP ROLE</b>	No problem with leadership role in co-op community, but once in larger, more professional or public arena of AGMs, report feeling intimidated. Professionals are paid, volunteers are not.	Men's opinions listened to more than women's, especially if the women are single mothers receiving income assistance. Women assuming a leading role in 'women only' co-ops.
<b>INTERNAL DIVIDES</b>	Immigrant groups not as vocal as desired.	Social divisions based on source of household income (working or income assistance and family status (single-parent or nuclear family). Single mother on welfare felt discriminated against. Concerned that immigrant groups may be intimidated into following a ruling clique because they fear losing their housing.
Source: Interviews		

In several cases 'members on power trips' in both ILMs and 56.1s were able to derail the decision-making process. At the date of the interviews all the 56.1s had succeeded in reaching some level of resolution and had resumed democratic functioning. One ILM remained in crisis, with discontented members moving out. As well, the membership selection process looms large when discussing internal conflicts, with some members arguing that co-ops need to select 'like-minded' residents to reduce internal fighting; meaning members that share an understanding of co-operative philosophy and are willing to live the co-operative 'way of life'. Issues around internal conflict, membership selection and member education are also central to creating community.

## **6.2 COMMUNITY DEVELOPMENT**

Community development is the second major categorization I use in exploring social goals. Cooper and Rodman's (1992) findings suggest that most co-op members agree that community development is an important goal:

More than 70% of respondents...agreed that: developing a genuine sense of community is one of the most important goals....the co-op should be run in a completely democratic fashion....the co-op should strive to have almost everyone participating....[and]one of the co-op's chief goals should be to support its members when they are in trouble or when emergencies arise. (pp. 86-87)

I asked members several direct questions concerning community development issues, such as how new members were selected and whether they felt a sense of belonging or community support. I asked other questions about participation levels and the necessity of education in co-operative philosophy. What struck me as the most prevailing response was members' positive feelings about belonging to a supportive community. Their sense of community is what they liked best about co-op living, whether in a 56.1 or ILM.

Different views emerged about community building both from those living and working in the sector. Ewa sees her ILM community as organic and fluid, but currently inhospitable to new members due to continuing internal conflict:

It's an organic community with a shifting population....But you want to try to keep the basic spirit of warmth and openness, and right now I'm sure...when new members participate there's this icy-cold attitude, there's hostility going on. It is not the right kind of atmosphere to introduce new members.

In this section I reported women members' responses to questions about membership selection and the creation of community, member support and their sense of belonging and safety within their co-op communities. The findings suggest that in both 56.1s and ILMs the membership selection process needs to be more rigorous. For example, applicants' references should be checked to avoid bringing in known problem members, and to select those with a history of community volunteer work. Both 56.1 and ILM members reported discrimination in the selection process based on race, family structure and the source of household income (*i. e.* whether a mother receives income assistance or works outside the home). Family structure and income issues appeared most prevalent in one suburban ILM.

### **6.21 The 56.1 Community**

Beginning with the first step in community building, Chris describes how much more seriously the membership selection process is taken in her co-op now as compared to its earlier years. Issues of tolerance and a commitment to co-op philosophy are no longer left to chance.

For the first six or seven years of the co-op it was relatively ad hoc... There wasn't a lot of interest in being part of the Membership Committee [or]...the interviewing process, and so who came in was really hit and miss, but I would say now we do have concerns. We have three people sit on the Interviewing

Committee, and usually at least one is selected from the Membership Committee, the other two can be volunteers. In the last few years we've had a lot of demand to be on that Interviewing Committee, because who you select for the future determines the shape of the co-op.... We usually can't take really low-income earners. We can't afford to subsidize someone completely.... Our co-op has a lot of children, and that's the way we like to maintain it, so we often are looking for people with children.... I know that I do also look for specific kinds of attitudes. We look for political attitudes. We ask questions about intolerance, questions about racism, sexism, homosexuality,... they are important to us because we have had a number of homosexuals and alternative people living in our co-op and we need to insure that we have tolerance for that. And then we ask questions around co-op philosophy, because there are a number of people who don't really understand. They may understand the economics of the co-op, but they don't understand the philosophical rationale. Why should we get together and collectively choose to pay a mortgage, co-operate, maintain buildings, also share socially? It is a community within a larger community.... We have had members who've lived in the co-op for many, many years who still I would say do not understand nor share a co-op philosophy.... With the housing crisis, and with prices, of course they want to live in a co-op if it's not going to cost as much. But that might be the only thing they've got in their mind.

She goes on to explain the benefits she and her family gain from their co-op community:

We are looking for a sense of community. We live in the Kitsilano area. Most of us like our community, but we would like to have a smaller community that feels a little bit more secure. We all have children, almost everyone...so we want a positive atmosphere for children. Most of the adults and parents in the co-op are quite willing to participate with each other's children.... For the most part most adults have very positive attitudes toward children...and my kids have good relationships with most of the adults, which is their community.... It gives us a sense of security.

Chris emphasizes the importance of new members committing to co-op living as a way of life, rather than co-ops being a transitional stepping-stone to homeownership.

We have had members that let it be very clear right from the beginning that this was a transitional period for them. Even though we often require people with a reasonable income to move into our co-op, those are not people we would choose. It isn't a place that we see as a transition. It is a way of life. And if you're moving into it in order to save money, because you ultimately want to move on and buy something, it's probably not going to work. We ask people if they had the money would they prefer to buy. Most people will kind of flush and say, "Of course, what do you think, I am an idiot?" There was one man we interviewed and he was my choice, he said, "No, I'm philosophically opposed to



ownership.” He was a co-op idealist....I’m not saying everyone has to comply to that philosophy, but certainly that’s the ideal....So it isn’t something you’re coming into on a temporary basis, because you’re less likely to really put your energy into it.

Cara offers a different opinion on members using co-op housing as a stepping-stone to homeownership:

For some people they are, and I think that’s wonderful too. You know a lot of people go out and buy their first starter home, and people can’t afford to do that. This is their first starter home. And they eventually move into something they can own. I don’t see the difference. I think it’s fine.

Questions around community building led several members to applaud their co-ops’ success in building diverse communities: aiming to select members with different ethnic and racial backgrounds, from different age and income groups and with different sexual orientation and family structures. In contrast, Lydia feels that members get along well in her co-op because of similarities rather than differences:

Part of why we’ve been able to get along as well as we have for as long as we have...is because we’re a homogeneous group. I think everyone’s aware that we like nice white girls with jobs, and that’s who gets to live here, not entirely, but largely. We’re all in an age range of 30 to 50....We’re trying to house people who are different, different colours and all that, but we’re not really good at it. To pay lip service to it, I find painful, because let’s face it girls, we’re not doing this real well. We’re not advertising in those places, and it’s also true that we have a reputation in the larger community, particularly [for] ‘women of colour’, of not being a nice place to live, ‘cause there have been non-white people who have lived here, and their experience was not a good one, and they saw it along racial lines....We should realize what our limitations are and this is what we do....And there’s certainly not this fear that we’re going to run out of lesbians that need housing.

Nellie connected membership diversity and member education when she raised her concerns that her co-op was not racially diverse enough:

At one point I really was pushing for some kind of education on racism and sexism...because I was a Board member observing interviews of prospective

members and the co-ordinator put two white guys who were...just basically a bit narrow-minded and racist, to interview a Chinese woman who didn't speak English very well, and her two sons....I thought she would have been a wonderful co-op member. They basically said don't even consider this woman for the waiting list, and they came up with all these reasons. But they didn't listen to her. They didn't try to understand what she was saying...So there has to be some education for that...but there's no education budget.

Nellie is also concerned with other apparent acts of discrimination when selecting neighbours:

At one meeting one of the guys, there's not very many men but the ones who are here get listened to way too much, decided that we should accept couples and not single people because couples work more....Couples do not work more. Single parents work the most in the co-op....He also decided that we shouldn't accept people who have teenage children, because then the children would just move out and they'd be over-housed, and that would be a drag....I was at the next meeting and I had come with suggestions of where to put ads in, various cultural newspapers, like the Chinese Cultural Centre, Croatian Cultural Centre....They didn't want ads put in gay and lesbian newspapers. There's no gay guys living here....And so there's lip-service paid to having a nice broad cross-section of people, in reality they don't want more.

When I asked Chris if she thought living co-operatively had changed her view of herself or of her life. She said that she felt:

The larger change...is in the sense of support that one has. And by support I can put it in very practical terms. If I go home at the end of the day, and I'm really feeling lousy...there are a number of people, six or seven or eight people in the co-op that I'm very good friends with, and that are there to help me with my kids. We also do a shared kind of a cooking thing. Once a week we cook for each other. So I think there's a sense of social life, of an extended family...Just within a city most people do not have that extended family relationship. So when I walk into the courtyard at the end of a day I'm saying 'Hi!' to [several] different people....My door's open most of the time...and kids come and go. It's wonderful!

Cara told a story of community support similar to Chris's. In Cara's case she was caring for her sister who had Alzheimer's:

A couple of times people saw her up at the park and said, 'How about we walk home together?'...One time she ended up in Gastown at a Narcotics Anonymous

meeting....We were looking all over. I had people chasing all over the neighbourhood...This community, I don't know what I would have done. I don't think I could have done it. Not being a single-parent and working and with my sister.

Kathleen, a retired senior, compared her life in an apartment and the co-op when her husband was still alive but ailing:

When we lived in our former apartment we scarcely knew any of the neighbours. Not even the people that lived next-door to us. It was very impersonal. There was a manager that we didn't really like....And the owners of that apartment couldn't care less if it was falling down or whatever. You know they just kept putting the rent up. Every year that we were there the rent went up. And during the time that we were in that apartment it went from \$250 to \$600 or \$650 or more....

Life took a positive swing for Kathleen and her husband when they moved into the co-op that she still lives in and participates in today. She talks about the caring that they experienced and valued:

Everybody at the co-op was so good to him. He used to go and sit out in the courtyard and talk to people, or take a chair with cushions...a chaise lounge...out to the west side there and people used to really look after him and they were so nice to me when he died. And right now on the west side there's a wooden seat that was made for a memorial with a plaque on it.

Women members shared many stories of community support and security and safety. Lydia talked about the help she received from neighbours to get routine daily tasks done when she broke her leg. Millie discussed the camaraderie she felt with other single-parents and how they exchanged child-care favours, and how safe she felt with 'one-hundred eyes watching'. I asked Dorothy what it is she likes the most about co-op living, and she was far from alone in saying:

What I'd really like to highlight is community. There is a very warm sense of people here, and they'll help each other out, and you're not alone. Add the real sense of stability to that....I can choose to stay here the rest of my life if I want to. Nobody's going to come in and plough it down.

Jane concurs:

The housing charges weren't as remarkable a thing to me when I first moved into co-op housing. What was most remarkable, and I think still remains most remarkable is the sense of community....I remember the man, he's still a friend of mine....He was somebody who was very interested and very committed to co-ops. And the one thing again, that he kept going back to: "Know everybody, it's community, it's support."....I was able to come to a city like Vancouver and feel like I had made a home for myself, not only in an immediate physical space, but within the city of Vancouver. And I think that was absolutely one-hundred percent due to my co-op.

Rae sums it up nicely when she relates the community benefits of co-op living for women:

I think it's an ideal solution for women, and in particular for single women, single- moms too. Because they get the benefits. We have the 'co-op grandparents' who for every child's birthday they get a little something, and at Christmas they put together gifts for all the kids. I guess some kids are closer than others, but there is that sense of community and kids when they know everybody and everybody's watching out for them. Of course the child care, if they need child care there's usually someone that can do baby-sitting for them.

Cara reports that internal tensions do exist in 56.1s and suggests that personal conflicts continue to plague co-ops due to the nature of groups:

Every time you move into a co-op or you get involved in groups it gives you a place to learn. It gives you a place to discuss if there's a problem. It doesn't mean that everybody has it. It means that there's an opening, that there's a way of changing it....That happened in the Women's Movement years ago. Everybody figured everybody to be totally politically correct and said there would be a place for dialogue....And I think that's what happens in co-ops in those first few years. Everybody was expecting everybody to be the same, and nobody is.

One example is the tension that might occur over subsidies. Cara thinks that her co-op's main goal should be to provide affordable housing:

I think that the overriding thing has been, ever since this co-op opened, was to have as much inexpensive and comfortable housing for low-income people as possible. And we actually talked about if it's looking like we'd like to bring in more low-income people and we don't have enough subsidy, we would be willing

to pay more than twenty-five percent of our income....The majority of people want low-income housing for people that need it, and that means there are some rules you have to follow....People are really fussy. If somebody comes to visit you're allowed to have a visitor for three months and then they're automatically living here, and if you're in subsidized [housing] their income has to be declared, because we want as much housing as possible for the low-income people. So people watch that.

Initially the co-op alternative was supported by the Canadian government because it was one way to avoid creating more low-income ghettos. One story, from a member of a first generation co-op, illustrates the benefits of income-mixed communities, and the hope it offers to those from different cultural backgrounds, races, income levels to live their lives, as well as their childrens', to their fullest potential:

I'll tell you an interesting thing that was said to me. My children go to a local school and I actually work there as well part-time. I was talking with one of the teachers. This is an interesting area. Although it is a fairly affluent area on the surface, there's also a fair bit of poor or lower-income people in rentals. She was saying that this school actually if you took a cross demographically we are something like number five from the bottom in terms of economics. She said that it doesn't appear like a school from a more economically depressed area, and she said that it largely has to do with the number of children that are coming from co-ops. Because when somebody lives in a co-op although their income, you know they could just be living on welfare, they live a life-style that's much closer to a middle-class life-style. They're living in areas of the city that are safer. They're not as stressed, so the parents have more opportunities. It's not as hard on relationships. The kids are more looked after. And there's a feeling more of choice around it....So I think that way co-ops are very successful. They are definitely more empowering than living on welfare, maybe getting a housing subsidy that you pay to some landlord that you don't know. They at least have the opportunity for people to feel like they have the opportunity to direct their own future.

In summary, 56.1 members have identified several internal barriers that they must overcome in order to create healthy, mixed communities. One obvious and often discussed issue that inhibits both democratic decision-making and community building

efforts is low member participation rates (one of the infamous '3 - Ps' of co-op living, the other two being pets and parking). Another is the effect of discrimination in the membership selection program, whether based on race, ethnicity, income, family structure, sexuality, *etc.* Certainly the lack of educational workshops, such as conflict resolution, or the willingness to pay for the same presents barriers to building healthy mixed, egalitarian communities.

In the next section I examine the crucial goal of creating a sense of community, a sense of belonging, and a sense of support and safety within ILM co-ops.

### **6.22 The ILM Community**

One way policy has influenced community building in ILMs is by requiring that B.C. Housing fill one-half the subsidized units. Does this make ILMs less homogeneous communities and more susceptible to debilitating internal conflicts than 56.1s which select all members? Are ILM members committed to the co-operative ideology and are new members offered the opportunity to learn about the co-op movement, about group processes, about democratic decision-making, about financial management? Do the members feel supported and support each other when faced with financial, health, or other stresses? Are members on power trips more likely to influence a generally apathetic population in ILMs? Are ILM members willing to spend money on workshops in to create community? Which is finally more successful at building community?

The differences between the 56.1 program and **Index-Linked Mortgage** program that may reduce ILM's chances of meeting the community-building goals include the following. Designated subsidized units may lead to a 'them versus us' breach between

market and subsidized residents. B. C. Housing waiting-list registrants being required to fill one-half of the subsidized units may lead to a lack of membership commitment to co-operative ideology and a community divided along philosophical grounds. Finally, one spin-off consequence to lack of member commitment and knowledge of the co-operative way may be low rates of participation and a lesser sense of community belonging and support.

I found that some ILM market members felt they participated more than subsidized members. However, no one mentioned problem members having been referred by B.C. Housing. All ILM members reported feeling support from some members in their community, even if they felt discriminated against by others. This sense of support translated into feelings of personal security and safety for most women members.

Speaking for her ILM, Maggie made it clear that building community was a primary goal:

We realized first of all that we would never, women in our age group and at our income level, be able to own property. Our incomes went down as we got older. Most of us didn't have good pension plans....and what was going to happen to us as we got older?...And then I was working 'temp' one time at U.B.C., the woman who I worked with didn't show up to work for four days. She lived in an apartment. She knew no one in the apartment [having] lived there fifteen years, and she committed suicide. And this made me think that I'd talked to so many women who were lonely, their families were grown up or they didn't have families, and so we said, "Wouldn't it be neat if we could get funding, because the government is looking to the statistics in a way to provide housing for women, mature women!" We established our mandate to provide affordable housing for mature women on low to modest incomes, although all applications will be considered....Then we decided that maturity had no age; maturity was an involvement with life...because we don't want it to be a senior's centre, we have to look at a mixed community of all ages....The main focus was a community, a community of secure housing, affordable housing, a community where you can work together and expand yourself out.

Maggie talked about how the founding members had banned discrimination over subsidized residents at the entry level and how successful they have been in maintaining confidentiality around the issue of subsidies:

It didn't matter if you paid market. When we interviewed people we talk about this, that there are people here on social assistance and ... we won't allow any form of discrimination for any reason....[W]e had a unit come available, and it was a subsidized unit and we'd all forgotten, and we offered it to someone else, and it was a B. C. Housing unit. And so we forgot, so that worked!

Maggie went on to discuss her co-op's membership selection process and the fact that B. C. Housing controls or administers a portion of their subsidized units, which includes choosing new members from B. C. Housing's wait list:

When you live in a housing co-op you have to deal with B. C. Housing. Their mandate is just to provide housing to the person who needs it the most....So they [B. C. Housing] send people, and actually how we ran this special interview thing for B. C. Housing, they would just send one at a time, and it gives the people they send the right of refusal. But not us, we can't refuse. We can but we have to have really valid reasons for refusing. People tell B. C. Housing they wouldn't live here if it was the last place on Earth, you have to work too hard.

The selection process for internally controlled units is very different, although the rules of membership are the same. Maggie's co-op has a reputation in the sector of being successful. Part of this may be due to the rigorous selection process they use. One primary purpose of my research project is to identify what strategies are working for women and let the sector know. I attended one of their orientation meetings and found it to be a celebration of co-operative ideology as well as a reality check of the continuing need for housing alternatives in the city. The orientation followed a workshop format. Four co-op members shared stories about their co-op experiences, outlined membership responsibilities and rights, availability of units, subsidies and policies (*i. e.* participation,



pets and parking). Maggie, who was the main speaker at the orientation emphasized the importance of their Mission Statement: "Our Mission Statement says that we have no prejudicial attitudes towards people because of race, religion, sexual orientation, age. Everyone has equal consideration here." Everyone who attended the orientation was asked to briefly describe to the group why they needed the housing and chose the co-op alternative. After coffee and cookies were served, those still interested were given a tour. During my conversation with Maggie she explained that: "Anyone who comes to our orientations, we interview them. I think sometimes we drive people nuts, who just want a house, an apartment to live in. But we stress that's not what this is." Maggie is quite correct, and co-op living is not for all of us. Individual members' contribution of time is what makes the co-op community work.

Participation in maintaining and managing Maggie's ILM is mandatory for all its members, whether selected from B. C. Housing's wait list or the co-op's:

We have a general meeting once a month and part of your participation is that you attend. Under B. C. Housing...if people miss three [general] meetings in a row it's grounds for expulsion....People have to serve on a committee, and the Board members have to liaison with committees. Even if you're on the Board you have to be on a committee. And that way people keep informed. The Membership Committee is responsible for getting the members into the co-op and also seeing that they are welcomed in and become part of the community....We feel that if people aren't involved then they don't become part of the community.

Maggie told me of their plan to encourage a new member with limited English language skills:

We now have a woman who's Somali and her eighteen year old son, whose going to school....[W]e have to work real hard at bringing them into the community, taking them to meetings....And so we have a plan for the fall. At our first meeting one of the members will go and get her and bring her and we'll have them attend all the committees and choose one. This is our ideal.

She also connected member participation with educational opportunities:

Every year we have an orientation and we bring in someone, a facilitator for CHFBC for a day and it cost the co-op \$400. And this year for the first time we're inviting someone from each committee, hoping they'll want to run for the Board after the orientation....Anyone can take any course CHF offers, they just have to go....We would like them to share their experience, but they don't have to. One woman always felt guilty that she never offered to take minutes, so she went and took a course on how to run a successful meeting and take minutes. She'd never done anything like that before....But some co-ops aren't as generous with their education budgets.

The co-operation story is not always so bright, as you will see as we move from a well-functioning ILM to one that's in crisis.

As noted earlier, I met with a focus group consisting of three women members, Ewa, Mary, and Carrie, living in a co-op that they described as being in a state of 'crisis', with several members having already moved out due to unresolved internal conflicts and power struggles. As with Maggie's co-op, people on B. C. Housing's waiting list fill half the subsidized units, and the other half are filled by people the Membership Committee selects. Ewa confirms Maggie's statement that the co-op has to present good reasons for rejecting a B. C. Housing referral: "We can ask them to send others if we are not satisfied, but we have to have good reasons, honestly." When I asked if their problem members were referred by B. C. Housing, the answer was 'no'; they passed the scrutiny of the Membership Committee. In actuality the interview process that Mary described was far from ideal, because one 'trouble-maker' was interviewed by a friend who sat on the Membership Committee and the other interviewer had "lower English language skills". Ewa contends that even if it was a bad referral: "B. C. Housing washes their

hands in any case whatever happens here. The only thing we can do is, if we get a bad referral they [B.C. Housing] will pay repairs up to a certain amount.”

Advice for improving the membership selection process was offered by 56.1 and ILM members. A 56.1 member, suggested that following through by checking applicants housing references was one way of exposing potential trouble-makers. Carrie suggested that, “Posting names in the main area and asking, “Does anybody know anything about these people? Should we let them in?” Mary suggested taking out an ad in the local newspaper. Carrie says: “If we’d done that we wouldn’t be in this situation. That’s the reality of it.”

I asked Mary, Carrie and Ewa if their ILM had any processes in place to address the possibility that individual members may have personal agendas. Ewa said, “We’re totally naive in that sense.” Mary said, “We believe in good will”. Carrie explains:

We believe that everybody is well intentioned. They may have a different idea, and they might have a different agenda, or a different picture of how it should be, but that we’re going to work that out together as a community. We’re not going to do politicking in small groups, so that people are not voting on the issue but voting a party line. That’s exactly what happened. People were voting the party-line, they were not voting for what was best for the co-op as a whole.

Carrie says that,

In reality people are moving in for different reasons. Some are moving in to experience the community, and some are moving in because the housing is cheap and it’s good housing. You tend to find, as in most organizations, there’s a core group who are active.

I suspected that ILMs may be more susceptible to internal conflicts than 56.1s, because one-half of their subsidized units are filled by referrals from B.C. Housing, with potentially more members being less committed to co-operative principles. However, this

was not the experience of the women living in the ILM 'in crisis'. The members they identified as disruptive were not B.C. Housing referrals, and may have been market renters, although this issue was not discussed.

Some ILM co-ops have been very successful in creating heterogeneous communities. Mary emphasizes the diversity among members:

We work with a really diverse population. Actually I thought it would be more similar when I moved into the co-op. But there is quite a few differences in people's ideas in what a co-op is. I always lived in a co-op house where we had to share everything, but we didn't have the [time] investment that we have to have here.... We used to interview people for our house, and you just happened to choose people that were similar in a lot of ways. But you didn't have to invest the kind of time that you do in the group work that you do here.

Dana discusses people's different reasons for wanting to move into a co-op, which is not necessarily due to an understanding of and commitment to co-op philosophy:

They don't know! And that's not true of only housing co-ops. In the food co-ops we used to call it the Cheap Cheese Syndrome; that's why people are there. I don't necessarily think there is anything wrong with that. Co-ops are self-help organizations. They're organizations of people who band together to supply themselves with a service or a good that the market is not supplying them with, or is not supplying at a price that they can afford. And so motivations are, in the vast majority of cases, always economic. The obligation of the activist inside the co-operative movement is to then take people who... don't have social motives and say this is why it works. The principles are such and such and that's been proven over the last one-hundred and fifty years of co-operative experience to work. And the reason that you can get this good or service at a price you can afford is because these are the principles that govern the organization. And this is the kind of structure and policy framework that devolves from those principles. And therefore these are the kind of expectations we have of you as a member, and abiding by those principles and following those policies.

Dana raises several important issues. One places the responsibility of educating new members in co-operative principles and values firmly on the shoulders of 'older' members. He used this example:

The fact that there always had been an acceptance here that income mixing was a positive aspect of co-ops and that you didn't make judgments about people based on whether they were getting subsidies or not. That was an accepted aspect of co-op life, and you bought that along with everything else when you moved in.

Who then is responsible for educating the founding members? Dana suggested that part of his co-op's success is due to the philosophy and actions of the local resource group that assisted them at the beginning:

It was Inner-City, which is now Innovative....I think of the resource groups around [and] it's the one that has always stressed most strongly the need for premove-in training and education. And that set a standard that certainly helped give us a strong launch. I think we could actually stand to re-educate....See the problem with us is not lack of participation, it's sometimes uninformed decision making by the people who are participating....I think your strength can be turned into a weakness....[i. e.] our sense of confidence in ourselves and our kind of autonomy....That culture that we created now doesn't necessarily pertain any more....The people that got the initial training aren't here any more. But we have this sometimes unwarranted confidence in ourselves. We don't ask for help even now when we need it. I'm on the committee that handles education, it's one of its duties, plus a number of other ones. I sometimes have to go and beat people with a stick to get them to go out and take training. Most people don't. Our education budget is chronically under spent. We never spend all we budget for education. Never!

The necessity of adequate member participation was emphasized by both 56.1 and ILM members. Dana contends that their member selection process tries only to screen out applicants who may not participate, regardless of race, ethnicity, *etc.*

There's no artificial barriers based on racism or gender...but there are nevertheless requirements that you should be expected to meet if you want to be a member of the co-op....I suppose that some people who accept the fundamentalist...view of the principle of open membership would criticize this co-op...as being somewhat closed and elitist, because of the kind of screening of members that we do, but it's also contributed to our success. We were a pretty white co-op.... We had three...Spanish speaking families in here. Now we have two Spanish speaking members, somebody from Fiji, and Afro-American. Out of thirty-one units, I think that's not too bad.... We've moved in that direction....so I think the screening process is certainly not screening out people on a cultural basis, it's screening out people who we don't think are going to be participators.

I spoke with only one ILM member who told me her family was referred by B. C. Housing after two years on the waiting list. Originally from Latin America, their first language is Spanish. This has not limited their level of participation. Maria's husband sits on the Finance Committee, while she sits on the Social Committee. She is involved in organizing social events, often for the children, and enjoys preparing ethnic foods for these and other events. She feels a part of her community: "Here we live like a family. We know each other, everybody. We have good neighbours."

I asked the ILM members what they liked best about co-op living, and even those that characterized their ILM as being 'in crisis', felt a sense of belonging to their co-op community and a sense of community support. Carrie explains her ambivalence in remaining a part of a dysfunctional community:

In the last three years I have met the most wonderful people. There was a cohesiveness here for two or three years....I loved coming home. We would run into people in the lobby and stand down there for fifteen minutes, or you'd go to somebody's place for tea....It is so spontaneous and so wonderful. There is still that trust and friendship, and the communication. My husband has set up quite a network, where he swaps off with other people who have children. He'll go for a jog, they'll watch [our son]; he'll watch their kids. He will desperately miss the co-op....He doesn't want to stay here either. He's probably [been] assaulted more than anybody in this co-op. But we have just made so many wonderful friends.

Emma outlines some disappointments, successes, concerns and suggestions:

Our ideals were not necessarily terribly practical. We had all these ideals about people living in a community and taking responsibility and operating as some sort of a collective. Instead we end up with a situation where the majority of people seem to prefer to be told what to think and how to vote, rather than actually having to go through all the pain and struggle of making up their own minds. And I guess it's fairly typical....that some people just don't really care.... I think it is really positive that we have a community, that despite the conflict there's still a real sense of solidarity among some people, not all people, but among some. And there is a sense of the necessity of doing work here. Work that needs to be done.

Rae, who works and lives in the co-op sector believes that ILMs face greater difficulties in creating community due to discriminatory attitudes of some members toward single parents and subsidized members:

I just did this workshop...it was an ILM co-op, and there was just no sense of community there. I came into this meeting with...fairly hostile, frustrated people. They even said, 'Nobody's talking to anybody, we have no community here'....The whole focus of this meeting was about participation...Well this one man, who was part of a couple said, 'I think the problem we've got here is that we have a lot of single parents living here, and we really need able bodied strong people who can do this physical work. I think when we have vacancies, we should try to get two adults into the unit.' I said that, 'Single parents are among the highest participators in co-ops because they really value the community that they have, and the housing....' With 56.1s' subsidy pool absolutely everybody can be subsidized, if their income drops down enough. We all are [subsidized] anyway to a certain level....In the ILM that's not the way it works. It is only thirty percent [*i.e.* the percentage of subsidized units], it's gone up to fifty percent [of the units]....When somebody comes into the co-op with all these strikes against them, first...the general stereotypical perception of single parents of low income families, and then they're singled out within the co-op and then maybe they're thought to be [from] B. C. Housing. You have someone come in whose never been involved in a group, doesn't have a lot of confidence, which is quite often the case, especially with single moms, who have been told that they're stupid and can't do anything.

Cathy was not referred by B. C. Housing but has been a single mother receiving social assistance. She has a history of participation since she started a single-mothers support group in her co-op and published the newsletter, but contends that her ILM co-op is divided along market and subsidized lines and for that reason her participation level has dropped:

One of the best things about this place is its high, middle and low income [members]. It's not all low income....When I first moved in I started a Single-moms Support Group, and I was using my home for where the moms met, and then the Community Centre for the child care part....I never got a thank you from the Board of Directors....

I'll bend over backwards to avoid conflict in any way...but I've gone to meetings and I'm just dismissed and devalued. I'm still angry about it....And I

think that's what splits the community apart. There was never any positive, 'Hey thanks for doing a good job!' or 'Glad you showed up.'...Is the lack of participation because you've been shunned or because you genuinely don't have the time...What could the co-op do to assist you in making that time?...I would like co-ops to revert back to how important participation is...People seem to attach a level of importance to the position they hold in the co-op. If you clean the co-op Community Centre...you're a lowly person compared to the Finance Committee. So there's some real labeling going on...I think co-ops would function a lot better with more participation.

Cathy does not credit her growing bank of personal and professional skills to involvement in her co-op, as we might hope, but to workshops at the YWCA and involvement with the Women's Movement. When I asked her about skill development she said (with tongue-in-cheek?) that it gave her an opportunity, "to call on my skills of anger management."

Although Cathy reports unresolved conflict in her co-op, the sense of safety she feels is what she likes best about co-op living:

I've felt safe here. You know that you've got somebody right next door. I don't know how women with children do it in basement suites. I think it should be illegal....Another thing I like is that as a group...I've seen people become closer because of the stuff we've had to work through here.

**In summary**, 56.1s and ILMs share similar concerns such as participation levels, building a sense of community, and being able to offer community support to their members. Mismanaging conflict within co-op communities presents the primary obstacle to creating healthy communities. In the Redeye tape (1992) Dana argues that communities are not conflict free, but we have to develop healthy ways to resolve conflict. His assertion supports Ewa's thoughts on co-op goals and processes:

I really would like to see a focus on process as being a crucial element. Let's not look at the goals as much as how we conduct our business, how we deal with one another. Everything is secondary to that. The results will come if we go through the process properly. That's where we're failing in recent times, and



that's why I find the emphasis on that has got to be even stronger....It's a learning process. To learn to appreciate people even if they've got different views than I do. I can learn through people.

Ewa's desire to focus on process reflects most strongly a social democratic frame of reference, by not prioritizing co-ops' financial viability over processes that are based on the principles of humanity, equality and equity. Rae supports Ewa's focus on process, and from her point of view the internal conflict that happens in co-ops is because there is no structure in place:

We have Committees and we have a Board, but there's no real structure in terms of process. People will try to set up Conflict and Grievance Committees and then say, 'Nobody does anything about it and they just don't work.' Nobody bothers to really evaluate why they don't work. Maybe there's a better model....One of the things that I always talk about when I'm doing workshops is developing a Statement of Purpose, because just the very act of sitting down together and saying, 'Where are we going? What kind of a community do we want to be? It brings people together because all of a sudden the person that you hated last week want the same kind of place you do. (Rae)

Both 56.1 and ILM members I interviewed strongly supported the idea of early and continuing education of new and experienced members in co-operative philosophy and the development of members' interpersonal skills:

One of the things that I think is really important in community building, and it gets neglected, is that people need to have interpersonal skills. So many people don't. So many people have no idea how to deal with conflict....Even if you have a statement of purpose, goals and policies and everything, if people don't know how to talk to their neighbour about a problem or a Board doesn't know how to talk to a member about a problem without making the member feel intimidated, that they're being trashed or something, then it's just not going to work. Communication skills and conflict resolution skills are really important, and when it comes time for co-ops to provide money for education, that 's the very last thing they're going to provide money for, if at all.

In conclusion, even those members who described their co-ops as being in crisis identified successes in building healthy communities and providing mutual support for members.

<b>Table 6.2 SUMMARY OF COMMUNITY DEVELOPMENT GOALS</b>		
	<b>56.1</b>	<b>ILM</b>
<b>MEMBERSHIP SELECTION</b>	Internally controlled and therefore may be more discriminating. For example, selecting members who already value co-operative philosophy. Narratives suggest that the selection process improves over time. Charges of discrimination, but most reported mixed communities achieved.	One-half of subsidized units are filled from B.C. Housing's wait list. B.C. Housing referrals were not reported as a problem, as suspected. During orientation, prospective members informed about their 'rules of tolerance' around 'difference'.
<b>SENSE OF BELONGING</b>	In all cases it was the members' sense of belonging that made all the volunteer work and interpersonal conflicts worth while.	
<b>EDUCATION OF MEMBERS IN CO-OP PHILOSOPHY</b>	Had difficulties in generating interest in educational workshops. One co-op paid for a Conflict Management workshop to help the membership deal with a member on a power trip. It worked!	Had difficulties in allocating money for educational workshops or facilitators to deal with internal conflict.
<b>MIXED COMMUNITIES</b>	One 'women's only' co-op has been unsuccessful in building a heterogeneous community, but clearly successful in building an alternative one. Other's reported success.	Successful in building mixed communities.
<b>INTERNAL DIVISIONS</b>	Some divisions reported based on sexual orientation and race. Conflicts solved through internal conflict management processes, or by bringing in a facilitator.	In one case internal conflict derailed all decision making processes. Discrimination based on family status and source of household income reported.
Source: Interviews		

### 6.3 EMPOWERMENT

*A place where the kids can play and be safe and where we're not yelling at each other; where all different races and life-styles are respected, so the process in itself is healing.*  
(Rae)

*You find community. You find friends, You can find lovers. You can find your work here.*  
(Ewa)

Empowerment is the most abstract of the terms used to identify a co-operative goal. In *Webster's Unabridged Dictionary* (1961) empowerment is, "to give power or authority to...to give ability to, to enable". Marchand and Parpart (1995) fine-tune its meaning to be,

...[A] positive expression of power. It is distinguished from coercive interpretations of power in that it stresses the "enabling aspect" of power. Through cooperation and coordination people can use their capacity more productively and develop their potential more fully. (p. 244)

From a co-operative perspective Cooper and Rodman (1992) understand empowerment as:

Being empowered and gaining a sense of heightened control over one's own life often are pointed to as significant rewards of co-op participation. These benefits often were said to accrue especially to the people...who previously were least powerful, namely low-income people in general, women, and people with disabilities.

I ask women members whether being engaged in decision-making that affects their daily lives has changed their view of themselves. Does the internal conflict encountered during the process of building community strengthen or undermine certain social segments of the membership? Is discrimination based on gender, race, income, *inter alia*, tolerated? In most of the interviews I took the opportunity to ask whether respondents thought their co-op experience had been empowering. Many success stories ensued, some of personal victories and others at second hand. However in both 56.1s and ILMs a possible misapplication of the ideal of empowered membership was discussed; and questions raised whether the political strategy of empowerment is most beneficial to the least privileged in today's society.

### **6.31 Empowerment and the 56.1**

My initial interest in housing co-ops stemmed from a co-worker's decision to leave the workforce for several years and pursue a university degree, even though she was a single mother of two teenage children. They lived in a 56.1, and when she applied for subsidy, the support was there. For many single mothers the uncertainty of the housing rental market makes it difficult for them to make a similar choice. Financial support for women's housing is what allows them to return to school and enables them to step beyond financial constraints and pursue their potential without jeopardizing the well-being of their families. Testimonials from both 56.1 and ILM members also documented the sense of social support needed for women to succeed in achieving positive change in their lives. Remembering that I was able to contact twice as many interviewees living in 56.1s than ILMs, more than half of those from 56.1s had returned to school, while only one of the seven ILM respondents had made that choice. From my experience, another crucial factor when women choose to return to school is whether they are part of a couple, for such relationships frequently serve to mitigate financial circumstances. With this in mind, I found that the one ILM returnee was partnered, while all but one 56.1 returnees were single, and most of those were single-parents. These proportions may suggest (cautioning here that my sample size is too small to generalize from) that more women, even single parents, living in 56.1s were able to make the choice to return to school, because financial constraints were minimized and community support was maximized.

Rae, who has just completed her Bachelor of Arts Degree reaffirms that women living in 56.1s have access to formal education:

The number of women who have come into this co-op and who are now going to school or university has been amazing. There's been all sorts of us...and a couple of men as well....For the women, to come in and have the stable home, and not have to worry any more....Like we were saying earlier, they're told they're stupid and they can't do anything, and they come in and the next thing you know they find that they're chairing a committee because they do have some ideas about how things might work....And then the next thing you know they're on the Board...And then they're President and chairing the big meetings.....Now how empowering it's been for them in other aspects of their lives I don't know, but I would suspect that any skills that they've learned here, and any sense of self-worth that they've gained is bound to have a carry over effect in other areas of their lives....I hadn't thought of this before, but to reflect on my own experience, having this sense of how we all fit and a respect for differences...has given me a better understanding of my family dynamic. It's helped me to be empowered in that situation. I don't feel quiet as defensive as I used to...I've come to much better terms with them and I think it's because I can accept them better partly because of my experience here.

The skills learned in managing their own co-ops have led some women members to employment in the sector. Once again the proportions were greater in the 56.1 members. Margaret who at the time of the interview was employed by a local Resource Group recounts how her career in the housing sector evolved:

I took every workshop my co-op would send me on, whether it was Conflict Resolution or being a Board member, or understanding the 56.1 program .... So I got all of my training about housing [for] free, and by living in a co-op....I became self-employed, and I did a lot of marketing. I guess I've marketed close to nineteen housing co-ops.

Jane also works in the housing sector and has recently completed her Master of Arts:

I found a community where as a woman, as a single woman I had a place. I had a place in terms of the kind of work that I would do....I got from my co-op a sense of who I am, the skills that I had and the skills that I could develop....Co-ops were breeding grounds for success stories in the '80s. I know so many people who got to go back to school. [Who] got to make really positive personal changes in their lives, where they got their feet planted firmly underneath them and said, 'I don't want to be in this abusive relationship anymore' or 'I don't want to have a job that only pays me \$5 an hour, I have better skills, I can do other things.' Who made real big changes in their lives and got the support to do that because of the community they lived in. And I think particularly because of the ...subsidy structure within the 56.1 program, that if you're making \$500 a month you pay

25% or 30% of that. That really allowed you real fundamental economic changes....I know one-quarter of the people who have lived here for the past 10 years have the chance to make those choices. And as a woman that was a pretty powerful thing to have access to.

Jane identified the practical and ideological benefits of participating in the management of an economically and socially mixed community:

You know when I started out in that co-op, from an economic strata, I was probably on the lower end of the economic scale within that building. There were architects making fairly good money. We had a lawyer living there for awhile. It was less about money and [more] about the privileges that come with that, when you work with somebody who has different skills and different experiences. You get a chance to learn from them....My first understanding of space and public consumption of space, and the importance that we as people attach to space as an economic commodity, as a place to be social and communal, I learned from the architects. I worked with them on the Board....That jargon, that concept that I didn't have because it wasn't my experience....That was always of the real, severe complaints I had about non-profit housing....the policy. I understand why governments want to target their money for those people absolutely most in need....There are many aspects to that need. And there is a social need and economic need. Poverty begets a lot of other things, and it is important to recognize it isn't just about shelter. It isn't just about paying affordable rent. It's about support and community.

Jane continues:

I don't think from a real personal growth point of view, or professionally I'd be where I am today, if it had not been for having lived for 10 years in a co-op....I know most of the people I work with here [Resource Group] almost all of the staff started out in co-ops. They learned skills that were transferable. They got confidence, they challenged themselves, and I think matured as people, because you're forced to when you work with 44 other people....You learn in a hurry how to deal effectively and respectfully. There ain't no dollar sign the Liberals or Conservatives can put on that. Some of them should have lived in co-ops I fear. They would be better politicians had they lived in co-ops.

I asked Jane if she thought she had gained a lot of skills from her co-op involvement. She answered:

Yes. And I think almost every woman who ever lived in that co-op would say the same thing. As a single-parent, as a lesbian, or as a mother who was part of a two-parent family. That co-op in particular, and I think the 56.1s in general,

because of the greater degree of autonomy with that [policy] structure. It's kind of heart warming when I think back on it. It's an incredibly valuable community that has developed from that, and particularly the women I know, the skills that they might not have gotten otherwise.

Women member's stories of personal benefits from participation in the management of their co-op included being able to manage their own homes when they become homeowners to securing employment or pursuing an education. Nellie's story is representative of many:

The co-op has offered me a place with a sense of stability, which I could not have found outside it. I moved from this little basement suite where the rent went up every six months...to a place where I knew I could always afford my rent, where I owned it just as much as everybody else did. I didn't have a landlord. I had...just as much of a voice. I could complain as much as everybody else and no one was going to kick me out. No one was going to charge me more than I could pay for rent. It really allowed me to get settled and then focus on other things, like going to school and focus on getting good grades and a part-time job and my kid in day care.

Other women talked about the successes other members experienced. Cara explains how her co-op's participation policy has assisted some members in discovering new potentials:

It's our goal that everybody can serve on the Board; every single person in this co-op. We have a person who is with Cerebral Palsy who needs three care-givers to feed her, who is on our Board of Directors. We have a person who has Multiple Sclerosis who is 66 years old, who was absolutely terrified and who is on our Board of Directors....It changes people so much when they realize they can do it.

Susan described how co-op living had helped her with her own healing process:

It made all the difference, because given what I was going through with my injury and several surgeries, which entailed a couple of depressions a year, because none of them worked. Being able to live in an environment like this makes all the difference....Currently I'm a student at Vancouver Community College in continuing Education....So now the big thing in my life is maybe I'll be able to work again.

Lydia linked the members' desire in her co-op to retain power over their housing to their continued commitment to seek consensus in decision making:

It's girls. We don't want to give up that power. Women don't do that. Feminists don't do that....I think particularly the younger people as they move in, maybe not younger chronologically but younger in the movement or politically, it's nice to watch them have those conversations and discussion. 'Look at me I get to talk about \$100,000 term deposits.' I love watching that happen.

Cara who has lived in her co-op for the past 16 years says:

I see so many people that have done so much growing in it [the co-op]. If you're not prepared to grow it's not going to work. You better be prepared to learn a lot, and to learn to compromise, and to learn to deal with people, and to not always have your own little way. And if you can't do that forget it! You're not going to make it.

And concerning employment skills Cara continues:

I would never be able to do the job I'm doing right now, if it hadn't been for my experience in this co-op. There is no way I'd be able to cope with all the different stuff I cope with.

Only one 56.1 member talked about the misuse of this newly gained power. Nellie says:

Something happens to a lot of people when they have been in very powerless positions all their lives and are suddenly on the Board....I'm sure that some of these women would never have acted like that otherwise; that somehow they're suddenly in this position where they have a lot of power, and they do strange things with that....The people of the Board have 'power-over' other people. It's different to say we're feeling empowered....Maybe they're not feeling empowered, but they have power-over other people.

To summarize women's experiences in 56.1s, the success stories far outnumbered the failures. Many members took advantage of the opportunity to return to school, in order to bring positive changes to their lives. In some cases, women were able to apply the skills they learned in co-operative management and transfer them to the world of



work. Many emphasized that it was not only financial support that allowed them to make positive choices, but personal support from the co-op community as well. Although my interview numbers at ILMs were half of those at 56.1s, success stories remained significant.

### **6.32 Empowerment and the ILM**

In the case of ILM programs, women members are still involved in their co-op's maintenance and management. However, the structural distinction drawn between market and subsidy members may encourage internal divisions to surface based on differences in family structure and source of household income. If subsidized single-mothers feel discriminated against, they will be less likely to participate and thereby miss the opportunity to develop professional and personal skills. An ongoing lack of subsidy dollars and associated lack of secure tenure may also discourage women market members from returning to school to upgrade their formal education.

One potential shortfall of the ILM program is the loss of flexibility in distributing subsidies, in that subsidies are fixed to designated units. The number of subsidized units ranges from a minimum of one-third to a maximum of one-half of the total units. Half of the subsidized units are filled from B.C. Housing's wait list. The number of ILM members that returned to school were clearly a smaller proportion of their sample than the equivalent group of 56.1 members, but successes were nonetheless present.

Maggie shared several success stories of co-op members who overcame physical disabilities:

This young woman ... was crippled, had a type of arthritis from childhood, and she always lived with her family. She came to us here and she always said the co-op

gave her life. I remember when she first moved in her mom was a basket case. Her mother is just so happy now. She's [the daughter] sort of been reborn. She's independent. She works. We had another young woman, and she had Cerebral Palsy since she was a child. She finished her degree at Trinity and she's in graduate school doing her Masters of Religious Studies. She got her first job full-time. She's employed and she's off welfare. And she said if she hadn't lived in the co-op that would never have happened.

She went on to discuss generations of co-operators:

It's a success! You meet people who have grown up in it. There are second generations moving into co-ops. I've met seniors, who came after their kids [left home]. Their sons and daughters are getting married and living in co-ops....It gives you a peace of mind. What is it we say? Secure, affordable housing, a community, a pride in community. Through building this community we reach out....We stretch themselves and we learn things. I have learned so much from living here. There are people who have never spoken in public, and they'll stand up. Our orientations, we take turns talking to all these people. It's an education. We're empowered. It's gives us strength. It builds strength....To think the government lost it.

Maggie raises the issue of co-ops reaching out into the broader community. She recounts how her co-op community and the larger surrounding community joined together to rescue a local ravine:

The Burnwood Preservation Society fought with people around the community, but two women in this community (co-op) organized it. Somebody saw a sign and was concerned that there was going to be a major thoroughfare along the top of the ravine. These two women put signs all through the woods. The first meeting we had here. There were twenty people. The next meeting there were over 100. They organized this and preserved that, and we're fighting now to save this gravel pit. People here in the co-op were out getting petitions signed, talking to people....Again that's part of the growth.

I asked Ewa how she found employment in the sector:

I was a contact for the coordinator and worked with COHO Management for two years as a volunteer contact. And then they needed somebody. I put in my resume and that was it. And for everybody else, it's often that we do develop skills that we can apply when we look for work. When I was on the Board every now and then I had people asking me, 'Would you mind writing a recommendation for me?'...It was really neat that we could help each other in that

way, increasing our skills and using those in selling ourselves....Feeling more empowered than when I came in.

Ewa reflects on what she has learned from committee work and what she's learned about herself:

I've learned a lot about finance, because I didn't know anything when I started. We redo the budget sheets every month, the financial statement, and I would just look at them - it meant nothing. There's still so much to learn, but I just went as part of a focus group with CHFBC, who wanted finance committee members from different co-ops to come and be part of a focus group because they're starting up an investment plan for co-ops.... I've never lived in a community before. I've lived in cities my whole life. And this is the first time I've been involved with a community, and I found that I'm actually pretty good in this situation. I've managed to make a lot of friends and work fairly well in a committee situation. I found when I'm comfortable taking on a leadership role and when I'm not....I've learned a huge amount about how I function in political situations and process.

Cathy explores the dark side of empowerment when asked what skills she acquired:

Anger management. I've had to call on my skills of anger management. I've really had to make an effort to not react because of their attitude (Board members). The rolling of the eyes, and the little side comment, so you can't hear. That to me is abusive to me, to talk behind peoples' back. I don't know what power this woman has, but she has incredible power. She has swayed so many people into believing that single-mothers on welfare are bad news.

In summary the experiences of some women in ILMs were success stories. Women returned to school and found work in the sector, and discovered their personal strengths and weaknesses. Although formal educational opportunities were apparently pursued less often than in 56.1s, there were many accounts of professional and personal growth stemming from co-op experiences and opportunities.

<b>Table 6.3 SUMMARY OF SKILL ACQUISITION AND EMPOWERMENT</b>		
	<b>56.1</b>	<b>ILM</b>
<b>EMPOWERMENT</b>	Members discussed how the security of tenure and affordable rent allowed them to make positive personal changes.	One successful ILM reports of women with disabilities regaining independent living and participating in managing their own homes. It also reports of reaching out and organizing within the broader community.
<b>EDUCATION</b>	More of the women members had returned to school.	One ILM member that I interviewed returned to school (she was married). There were stories of others.
<b>EMPLOYMENT SKILLS</b>	Several found employment in the co-operative sector.	One member that I interviewed secured employment due to the management skills she acquired participating in the running of her co-op.
Source: Interviews		

## **6.4 SOME CONCLUSIONS: IDENTIFYING TRENDS**

The following conclusions are presented in a linear point-format, but what in fact I'm talking about is a very complex gestalt. The mutual synergistic relationships of factors like democratic process, individual empowerment and community-building defy simplistic cause-and-effect analysis. The interface between the everyday experiences of women living in alternative institutions such as co-ops and the effects that changes in government policy may have on their experiences is a perfect case of effects reflecting back on their causes. This reveals a series of complex interrelationships that range from relations between individual co-op members to lobbying at the federal level by the Co-operative Housing Federation. To speak of these interconnections or of the whole one must pick single conversations out of a party, one-by-one, for examination. This is the only way to extract formal meaning. But completing this task may be unrewarding,

because one really cannot look at the individual conversations without the context. But a party is more than a sum of conversations, and also more than incomprehensible noise.

Synergies are many and are exemplified in the connections between co-operative goals.

For example, participation in decision-making leads to enabling skills, which leads to community building, which leads to community outreach, which leads to building community beyond the co-op. Note that this whole process works just as well in reverse.

In the ideal case, a co-op member, having gained economic security, interpersonal skills, administrative expertise, and entree into the housing bureaucracy, *etc.* uses the same to lobby the federal government into improved legislation affecting the next generation, and so on. People have a curious way of effecting their own causes.

I have found that the 56.1 program, due to its more flexible subsidy structure, can provide greater security of tenure and long-term affordable housing for its members who are facing decreasing incomes in their futures (*e. g.* maturing single women with limited retirement moneys).

We heard how the democratic decision-making process in both 56.1s and ILMs are susceptible to derailment due to members on power trips and lack of member commitment. Several 56.1s resolved internal conflicts by spending education dollars on bringing in outside help, for example Conflict Resolution facilitators. The ILM that remained 'in crisis' at the time of the interviews failed to seek help due to what they saw as prohibitive workshop costs. Another ILM member identified a 'ruling-class' in her co-op. This supports Rae's assertion that:

ILMs, just from hearsay and from going out and teaching courses, I get the sense that it's a real struggle because you get a lot more two parent families in the

market units. Therefore you get a lot more men, who are often more used to a hierarchical situation and are at least more comfortable in them.

We have heard members in both 56.1s and ILMs extol the success of building a sense of community and support. One ILM member says the discrimination she felt was based on her income and marital status, but she still felt supported by some of her neighbours. Dana Weber in the Redeye tape discussed the reality of internal conflicts, and that these are not solely negative, but present the membership with opportunities to develop policies, processes and interpersonal skills with which to deal with them. Jane concludes that:

Every community has its quirks. Every community could learn to do things differently and better, or more equitable. But as an experiment I think it has been successful. That's colored my own experience. Had I not had a good experience...it all would have changed....I think one of the biggest commitments is that it is a mixed community. That may mean a mix of income. It may mean a mix of people, and people who might not otherwise find a place in the community, say for instance gays and lesbians....I think we have created a space where people can be who they are.

**In summary** educational and skill enhancement opportunities were available in both 56.1s and ILMs. The proportion of 56.1 members I spoke to who pursued formal education greatly outpaced ILM numbers. This may be due to the less flexible subsidy structure in the ILM program. It may also reflect the referral process through which I accessed respondents. Clearly, members choice to participate in the management and maintenance of their co-op is inextricably linked to the development of valuable skills, many of which have proven transferable to the work place. Interviewees made no clear connection between non-participants or trouble-makers with members selected from

B.C. Housing's wait list. In fact most dysfunctional members gained access through friends already living in the co-op or simply because Membership Committees did not follow through on reference checks.

Despite these shared strengths and weaknesses, I found longer-run crises in ILMs, with no process in place to bring about resolution. In some ILMs the worst was happening; people were moving out and leaving the co-operative alternative behind. The members' narratives have shown that, in several program areas, ILM programs are a step backward by the government in meeting housing needs of women. Some ILM communities, like Maggie's, successfully corrected their slide into market housing.

As a social experiment all three co-op housing programs have provided the raw material needed to help individuals build themselves, their families and their communities. The more important 'end' result of the co-operative experiment is the process through which co-ops provide affordable, secure, adequate and safe housing in a society that seems to care less and less about the social turmoil evident in a post-industrial, restructuring 21st century.

My interpretation of the co-op experience began with women's worlds, needs, priorities and struggles. It both challenges and contributes to current mainstream housing studies. In this way a feminist standpoint may foster social change in women's favour and provide an alternative to market housing.

I will end this chapter with the very powerful thoughts and voices of the women, who privileged me with the stories they shared about the value of their co-op experiences, and how the broader community and society writ large benefits from the co-op

community and its members. It is clear that if they wrote the book on 'policy' the co-op program would be immediately reinstated. Some final thoughts:

Rae: I think if you look at society as a whole, it can be nothing but a good thing that women are being given this opportunity. I think there should definitely be more and more opportunities for women to have this kind of housing. Look at all the screaming and crying about the juvenile problem. Parents cannot deal with anything else; their own education or their kid's education, or deal with a lot of the problems that come up in families if they don't have secure, affordable, appropriate housing. Once they have that they can start looking at the other things, like improving their position, their jobs, their desirability as employees. I think about Maslow's hierarchy. You just can't go on and think about self-actualization if you don't have a roof over your head.

Jane: From living in ... a 56.1 building, from that policy perspective, it is the autonomy and the responsibility that comes with that autonomy.... There is no sense that there is somebody taking care of you. You are responsible for yourself and your community. And I think that's why people gain skill and get challenged and learn. Maybe not always the easy way. I think that compared to a social program of other programs where there is the big hand that come in and say, 'Do it this way.', That is why those programs aren't as successful, because people only grow when they're given the power to grow. And I think the 56.1 program does that.

You've got that safety net from your co-op. And it means you know if the government wants to look at policy, the benefits of those kind of policy choices. I pay way higher taxes now than I did fifteen years ago. I am a bigger contributor, and economic contributor because of the choices that I was able to make.... That kind of support. I don't think you can put an economic figure on it.



## CHAPTER SEVEN

### WOMEN, PLACES AND POLICY

#### Public Policies about Domestic Life

*We cannot change the world alone. To heal ourselves, to restore the earth to life, to create situations in which freedom can flourish, we must work together in groups.*

*The problem is that we ourselves have internalized power-over, and too often we reproduce it in the groups we form. We may join a group that promises political or spiritual liberation, only to find that it has simply changed the trappings of oppression, that our own sisters/ comrades/ companeros/ fellow spiritual seekers can still hurt us, disregard us, disrespect us. How do we live a different reality when the ways we perceive, feel and react have been shaped by this one? (Starhawk, 1990, p. 256)*

#### 7.0 Introduction

This chapter examines the success of the co-operative housing movement in the context of Starhawk's concerns. I describe my exploration of a social movement struggling with Starhawk's problem; to create co-operative and egalitarian communities that are situated within the reality and rhetoric of a society dominated by neo-classical economic thought and neo-liberal and patriarchal ideologies, that celebrate individualism rather than collective responsibility.

#### 7.1 THE QUESTION

I approached the housing question in a multi-dimensional way. I identified women's housing issues of availability, affordability, quality, security and inequality, and argued that these issues cannot be understood without reference to the broader political and economic context. Women's economic marginalization in the labour market

determines their disadvantage in the housing market, along with other social characteristics such as level of education, family structure, sexuality, age and so on. In turn housing is a gateway to other resources. As Boles (1983) says housing is “the crucial mediator of access to many other social values in the city such as public services, education, commerce and companionship.” (p. 11). The recent political climate favouring neo-classical economics and neo-liberal philosophy finally resulted in the federal government handing-down to the provinces the responsibility of housing provision. I argue that the co-op sector, since its initial appearance in Canadian housing policy in 1973, has experienced revisions that tended to change it from non-market, decommodified housing back toward market housing.

I undertook to answer my research question from a feminist vantage. That is my study placed women’s own experiences in the center of the process. I examined the co-operative housing world with questions, analyses and theories built directly on women’s experience. I began with a mixture of Moser’s (1989) and Cooper and Rodman’s (1992) conceptualizations of women’s practical and strategic needs (or interests) and economic and social co-op goals, respectively. I ask whether ILMs face greater program-derived barriers than 56.1s in meeting women’s needs and co-op housing goals. In other words, are 56.1s meeting social goals to a greater degree than ILMs in the case of women members, and if so are there any connections to program structures? To investigate this question I gathered women’s interpretations of their co-op experiences. It is from their interpretations that this discussion chapter flows.

Following Chouinard (1989), Ley (1993) argues that program revisions to the ILM separated the design and production process from the membership, removed some autonomy around membership selection and moved administration of unit designated subsidies outside the co-op community, rendering it market housing. However, the women's narratives suggest that unless 'corrective' processes are put in place, both in 56.1s and ILMs alike, discriminatory and oppressive social inequalities may endure.

Centering on the co-op sector's goals of building sustainable, egalitarian and equitable communities raised questions concerning various definitions of equality (*i. e.* political, social, juridical, economic, distributive, equality of access, equality of influence, power, and control), Boles (1986) asserts that: "...the advocate of an egalitarian society also must decide whether "equality of opportunity" or "equality of results" is the ultimate goal ( p. 4).<sup>1</sup> She recommends that equality should be viewed not as a series of end-results, "...but instead as a process forming a developmental continuum of social change..." (p. 4). Her assertion supports Ewa's argument that a concerted focus must be aimed at instituting 'process' rather than measuring final results. My initial research questions were formatted around end-results rather than the means that achieved those ends. Due to the flexible and open-ended design of the semi-structured interview, respondents were able to direct their answers and my attention toward what they thought important - one example is recognizing the importance of uncovering emancipatory processes versus measuring the attainment of final goals. Many respondents emphasized, through anecdotal descriptions of practices, procedures and policies, the inter-dependence of social and economic goals and the importance of the 'means' by

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<sup>1</sup> For a discussion of issues of rights, distribution, access and power see Boles (1986).

which community building and empowerment of individual members occurs, and the role that affordable, secure, safe housing plays in allowing it all to happen.

My research question generated an initial examination of policy structures that hindered the co-op housing sector in meeting its social and economic goals. Due to re-direction by women members, the resulting data did not so much reveal the different levels of success between 56.1 and ILM projects in reaching economic and social goals, but instead highlighted the successful and less than successful processes that, at the end of the day, resulted in community building and empowerment. These included membership participation, continuing education, the construction of a common vision, and the community's conscious development of shared political will.

## **7.2 THE ANSWER**

As might be expected in preliminary explorations, my findings are ambiguous in that my data did not positively discover causal connections between external policy forces and internal social dynamics of co-op life. Rather, I found that some members in all non-profit housing co-operatives struggle toward the goals of building community and empowering disadvantaged members, and that this struggle takes different forms not simply determined by program differences. The reality was much more complexly determined. In addition to program differences the data identified a complex interplay of different characteristics including: who the founding members were and what their vision was, what resource group advised the development, the location (urban or suburban), the local demography, the number of units, the age of the project, and its membership history.

However, several core issues surfaced in the Findings chapter. Although my focus looked most closely at co-ops' social or strategic goals, an alarm sounded when members' concerns around long-term, affordable housing were raised around the subsidy structure of ILMs. I suggest that some ILMs are less able to provide secure tenure primarily due to a less flexible subsidy structure, in that subsidies are fixed at thirty to fifty percent of the units, and all others are considered market units, which are ineligible for subsidies. This carries the greatest threat for aging women, living alone, whose income is sure to fall when they reach retirement, but in today's insecure job market loss of housing is a real threat to all ILM market members. ILMs have been unable to develop a process that will ensure against losing their housing. Maggie reported that the Security of Tenure Fund was greatly inadequate. If the economic or practical goals of providing affordable secure housing cannot be guaranteed, it is difficult to imagine co-op communities meeting their social goals. I found that this is not only a concern for ILMs. Members of 56.1s also reported that their membership committees were only accepting new members who could afford market rent, and who would be ineligible for a subsidy for at least one year. Thus, a shortage of subsidy dollars limits the availability of subsidies in both programs.

Democratic decision-making processes were in place in both 56.1s and ILMs, and members from both reported members on power-trips derailing the process. ILM members also reported a lack of member willingness to pay for workshops that might help them navigate through internal disputes. What worked in one ILM and several 56.1s is to bring in mediation experts for especially divisive situations, or to provide workshops

that introduce members to conflict management solutions. Another concern with ILMs is the percentage of subsidized units. If subsidized units are frozen at 30% rather than 50%, then in a majority-rule situation, even if subsidized residents have a voice, they represent a minority vote - which may translate into decisions that address their needs or those of the majority who are market members.

All the members I interviewed reported feeling a sense of belonging to a community. In two cases, unresolved internal conflict persisted, both in ILMs; but despite the sometimes disabling conflict, members still experienced supportive relationships with others within the co-op community. This was true for the ILM member I interviewed in a suburban fringe area and a native woman living in an urban 56.1, who expressed the most fear of eviction by their governing Boards.

Empowerment of disadvantaged members is an idealistic and somewhat ill-defined goal that most women members in the 56.1s I interviewed thought had been attained. Women learned skills that were transferable to the job market. Most felt that they had secure housing and could make long-term choices such as returning to school. More 56.1 members I interviewed returned to school than ILM interviewees. One factor seems to be ILMs less flexible subsidy structure (*i.e.* that subsidies are attached to specific units), which restricts the flow of subsidies to market members, and thus limits members' choices.

In conclusion, program differences, apparently inspired by the recommodification of co-op housing toward market housing, have presented ILM co-ops with market-like pressures and restrictions to be overcome. But also influential are a variety of variables

beginning with co-ops' development phase and throughout the 'life' histories of each co-op, from resource groups, what the founding members envisioned, or whether membership education was a continuing priority. I found that all co-ops struggle to create tolerant mixed communities that support members and reach out to the broader neighbourhood in an attempt to recover a sense of belonging and community support in the city.

### **7.3 POLICY IMPLICATIONS**

#### **7.3.1 Practical / Economic Implications**

Despite program shifts over the past twenty-five years, non-profit co-ops continue to provide affordable, adequate housing for low to moderate income individuals and families. Women members' descriptions of their previous housing experiences substantiate earlier assertions that women fare poorly in Canada's housing market, whether as owners or tenants; a situation that is exacerbated if they live alone or are single parents. Most members emphasized that co-op housing was the most affordable and adequate (*i. e.* large enough and in good repair) housing they had ever lived in. This assertion matches my own rental housing experiences, and when I was able to buy into the market it was at the lowest end and into housing that was far from adequate. Due to long waiting lists for spaces in co-op communities and other social housing projects, women and their dependents continue to pay unaffordable rents to landlords for unhealthy and ramshackle rental units. Based on my interviewees' comments, co-ops are meeting their economic objectives, although they have been criticized for directing limited government subsidy dollars to other than those individuals in 'core need'.

The majority of the co-ops I visited are located in the gentrifying Grandview/Woodlands area. This location is desirable because it is close to shopping, work, school and transportation. Consequently this also makes it an expensive neighbourhood to rent or buy into, and many of the women I spoke to would be priced out of either market. Thus co-ops are providing a place in the city for women that the free-market would otherwise exclude.

ILM co-ops are a return to market housing in the sense that they cannot assure all their members of security of tenure. I found this was especially threatening in the case of working women nearing retirement and living alone in market units. The flexibility to meet members' changing needs is greater in the 56.1, largely due to a greater degree of autonomy in subsidy dispersal and administration.

The women members I interviewed have gathered many experiences and much knowledge about the process of empowerment, whether as individuals or communities. They reported that co-ops provide a 'place' and participation provides the incentive for members to learn a variety of practical skills, from chairing a meeting to planning a social event, from running cost comparisons to voting at general meetings. The experience of managing and maintaining their homes and communities in an intentionally co-operative and democratic environment has enabled women to become agents of their own futures, benefitting themselves and eventually their communities.

Several women discussed the sense of safety they feel for themselves and their families. Recent domestic violence statistics in British Columbia claim that 36% of women reported being assaulted by a partner (Office of the Provincial Health, 1995).



Co-op communities may be self-aware enough not to condone spousal abuse, or abuse of children. Because they are a community they may be more likely to act. By providing affordable housing, co-ops also offer a woman with children an alternative to continuing to live in an abusive situation. Women build new lives for themselves from this basic sense of security and safety within community. For me this is where the practical and strategic goals blend too tightly to be teased apart; just as theory once combined with practice becomes inseparable.

Co-ops, like women, are marginalized by Canadian markets and state. Federal support for the development of new co-op projects was revoked in 1992 and responsibility handed down to the provinces. Even with government interest and funding social housing only accounts for 6% of our housing stock. Most provinces, (British Columbia is an exception) did not accept the housing challenge. Co-op activists report that lobby efforts at the federal level continue to fall on deaf ears. Some activists argue that the fight has to be taken to the streets, by involving local people at the grass-roots level.

In British Columbia two models of co-op housing are being explored: non-profit and equity co-ops. During the *Redeye Tape* (1992), Alice Sundberg expressed concerns with these models, because the mixed income component is lost: first she described non-profit housing as being targeted only at low-income families; second equity co-ops, in which the 'share worth' or 'buy-in' is worth approximately 20% of the unit's value, serve only those with financial resources and once again are not income-mixed, and possibly less tolerant of other social differences. Does this mean that low-income ghettos once

again are coming back into political fashion, in which minorities, aging women, single-mothers and the disabled would be disproportionately over represented?

### **7.32 Strategic Impacts**

Are co-ops successful in renovating members beliefs and attitudes?

Are members creating mixed communities that are accepting of difference - free of discrimination based on income levels, age, race, disability and so on? Are they safe places that offer support to disadvantaged members? It seems that both 56.1s and ILMs are vulnerable to internal sabotage. What limits the damage that members on power trips or a lack of member commitment can do is to have procedures, policies and practices in place that enable people to solve problems within their communities. The development of interpersonal skills and practices within a democratically run community might encourage members to become involved in other social activities in their neighbourhoods; activities as simple as getting out to vote in elections or as complex as understanding the tension between citizens' rights and responsibilities. Just as with the Women's Movement in the 1970s, co-ops house the potential to politicize women members and to suggest the co-operative way of life as an alternative to the dominant competitive ideology of our time.

Politicized women are more likely to be aware of and resist their own socialization, which would manifest itself in men being acclaimed leadership material and being listened to over 'silenced' women. I recall Cathy's story about a confrontational general meeting with their Board over the children's right to play in the co-op's shared

spaces. She described a scene when the President of their Board tried to support his position and intimidate them by referring to a law book:

He sat up there for half an hour, we were trying to present our case, with his findings from a Davis and Company law book. I could have picked up any law book and read it. It made absolutely no sense at all. And a lot of people are buying into it, maybe out of fear of losing their housing.

It can be argued that all co-op programs provide women with a place to engage in participatory housing and experience democratic management, but in reality even in these 'intentional places' they have to continue to struggle with inherited unequal social relations. Peake (1993) argues that:

[T]hese inequalities are deeply embedded in the design and organization of urban space.... Women's responsibilities for... maintaining client relations with agencies of collective consumption.... whether they be state agencies, nongovernmental organizations, profit-making or cooperatives, tend to reproduce patriarchal relations in that their structures and practices are constructed around the sexual division of labour in the family. (p. 417)

This is why I heard that it is still men's voices that are the most influential. Men still lead, and women follow. Men manage and women look after the interpersonal 'stuff'. Men man the Maintenance Committee and women the Social Committee. These are realities that will change only when women change their minds about their rights, responsibilities and abilities.

Co-ops seem to assume a feminine social role. They have to be thrifty almost to a fault because they are always working within imposed budgets and restrictions - doing more with less is a traditional homemakers necessity. Co-ops reach out into their broader communities the way families do once they are functioning internally. The skills, know-

how and energy to organize for change flows into the surrounding neighbourhoods; there were examples from both 56.1s and ILMs.

Women members raised the issue of co-op children and that children raised in co-ops are returning as the next generation of co-operators. This is a subject ripe for investigation, in order to see what worked for the children and why they returned to their co-operative roots. Maybe it is the lack of affordable alternatives, or maybe is it the community support they crave. One member thought that by providing community to our children we may reduce other social-ills, such as adolescent crime, because communities provide hope and connection. Will children raised in ILMs be returning as some 56.1 children are? One compelling story stands out. One interviewee, part of a two-parent household living in a 56.1 townhouse complex had recently moved back to co-op housing. Although she acknowledged high costs and insecurity in the rental market, it was the loss of community that brought her back because of the effect it had on her son's well-being:

There was one point where I realized he was actually depressed....He didn't get up. He was just so down because he'd spent so much of his life that he could remember in a co-op with other kids always there, and community. So when we moved back here it was like night and day, and we've never looked back.

The most common response from all interviewees, whether activists or members, is the sadness felt by all that the program, even in its recommodified form, was canceled. A continuing scarcity of affordable housing, whether it is provided by the market, public or non-profit housing sectors, demands that Canadian governments at all levels approach the housing problem in a comprehensive manner, in order to assure that all Canadians

have access to decent housing. Co-operators want their housing programs reinstated, but lobbying to date has failed. Luckily in British Columbia, the provincial government is still (albeit in a limited way) active in developing social housing projects in partnership with local housing societies and community groups, but co-ops have been politically transformed once again. HOMES BC, the current social housing initiative aims to produce effective and efficient social housing projects. Under the flagship of HOMES B. C., B. C. Housing, the 'housing' arm of the provincial government, is building mixed-income housing projects in partnership with local non-profit housing societies. There are three rationales in support of mixed communities: it is pragmatic because it would result in fewer subsidy dollars going into one building; it is socially constructive because it encourages 'community' building; and it helps house the working poor by offering modest housing for modest market rents. Future research will measure their successes and failures and pin-point the importance of creating mixed communities. Future policy directions unfortunately may not be molded by research findings that evaluate co-ops in a positive light, but by political pressures that push policy farther to the right.

### **7.33 In Summary: What Works**

One of my goals for this project is that it be an accessible avenue through which co-op members can share successful survival strategies. Another is its application to policy making in B. C., hopefully by providing a conduit through which women's voices will be heard by policy makers. In dealing with internal conflict, successful 56.1s and ILMs have procedures in place that focus primary responsibility on those in conflict to attempt to resolve it. If unresolved the community will become involved and solicit the

aid of mediators and/or offer conflict management workshops to the whole co-op community. Clearly, moneys have to be made available for outside professionals to become involved. In one 56.1, bringing in a mediator stopped one member on a 'power-trip' from disrupting the democratic decision-making process. This 56.1 also looked for new members who were philosophically committed to the co-operative movement, and weren't using co-op housing as a stepping-stone to homeownership. With the power of membership selection more limited in the ILM, then educating new and long-time members becomes more important. Education informs newcomers of the co-op ideology and its commitment to social change. Clearly more flexible subsidy structure and their in-house administration are beneficial in the struggle against 'them and us' attitudes developing. ILMs will have to struggle longer and harder to break down these imposed social divides. One ILM's founding members put policy in place that banned discrimination. The members went through the process of drawing up a 'mission statement' which brings the co-op together around a common goal, a shared future vision. This advised every member of a basic standard of conduct when dealing with differences among members.

Among my findings that might prove useful to non-profit societies is the importance women members placed on being active in maintaining and managing their communities. Through participation they exercise control over their own housing, they eliminate their sense of powerlessness and evoke a sense of power from within. If private and public non-profits adopted to some degree the model of self-management and maintenance, including the possibility of tenants having input into the selection of new

neighbours, they might lay the groundwork for the redistribution of power between Boards and residents. The establishment of power grids with other residents will eventually reach into the broader neighbourhood. Co-ops provide evidence for the need to pursue due to the success of internal management. In addition to building residents' skill level and self-confidence, members can provide a management style that is sensitive to the needs of their mixed populations. *Entre Nous Femmes* Housing Society is an excellent example of a private, non-profit housing society that has developed a self-management model. Tenants sit on the society's Board of Directors, and residents are the Society's first choice in filling paid project management positions (Geary, 1992).

Learning to deal with difference in Canada's multi-cultural society is a valuable lesson and co-ops do represent a microcosm of our diverse Canadian society. In doing so they provide a working model for social, political and economic change. While the federal dismantling of the program in 1992 shook the sector, it also inspired the co-op movement in British Columbia to practice the sixth principle of co-operation: co-operation among co-ops, through the development of a Land Trust, which should enable the co-op sector to pursue the co-op project with less government finance and interference.

One process, which for B. C. housing co-ops remains unapplied and relegated to the theoretical realm is the 'social audit'. This 'plain language' manual on how to conduct a social audit was the result of a collective effort published in 1990 by the Co-operative Housing Federation of Toronto (CHFT). The process, which is unpopular due to the lengthy time commitment required of members who are already too busy, begins

with reaching consensus or majority agreement within a co-op on a statement of social goals or objectives. Once goals are agreed upon the social audit measures whether the co-op has met these goals. Finally the co-op uses these findings to 'plan' to better meet its goals in the future. Determining a common vision is a necessary first step in the building healthy, sustainable communities in our cities.

#### **7.4 THEORETICAL IMPLICATIONS: CO-OPS AS A CHALLENGE TO SOCIAL INJUSTICE IN THE CITY**

Milroy and Andrew (1988) state that the feminist researcher shares two central goals: understanding and changing current affairs in women's favour. "Insisting on the connection between understanding and changing is more than an act of research; it is also a political act. It brings scientific enterprise and politics face-to-face." (p. 176) I am interested in understanding the interaction between gender categories and built environments, and understanding environments as "sets of resources appropriated in historically variable ways" (Mackenzie, 1986, p. 269). Munroe and Smith (1989) assert that housing is the medium through which inequalities based on distinct gender inequalities in the labour market are transferred into wider social structures (*i. e.*, housing is a gateway resource). Feminists argue that analyzing access to housing enables us to see the articulation of not only economic relations but also gender relations (I add racial, ethnic and ageist relations, *etc.*) Self-evident relationships exist between access to paid employment and ability to pay for housing; but feminist geographers also argue that housing location affects job opportunities. Employment opportunities are one reason why many women choose to live in urban areas rather than the suburbs.



Elizabeth Wilson (1992) writes about women's place in the city. She argues against the long tradition of anti-urbanism and makes a strong argument in favour of women pursuing an urban life. Her position is both pro-cities and pro-women. She is aware of both the dangers of the city and its role in the emancipation of women. In accordance with Wilson's assertions, my findings suggest that memberships of co-ops located in the suburban fringe maybe less tolerant of differences and more accepting of a male-directed, hierarchical decision-making structure. However, with only one suburban interviewee generalizations cannot be implied. Future research that directly compares suburban and urban co-ops may uncover influential factors and may offer some insights into whether changing the way people live can change people's beliefs and behaviours towards themselves and others. Wekerle (1984) explains why urban life is attractive to many Canadian women:

Due to their low income, families headed by women are more likely to live in central cities, to rent rather than own, and to reside in public housing (Johnson, 1978). In addition, they are dependent for they very survival on a wide network of social services frequently found only in central city areas. The city is also increasingly attractive to two-career families to career women because it combines the kinds of housing, jobs, and services which they require. (p. 11)

The paramount feature of North American cities is the city/suburban divide, and stands accused of sustaining personal gender relationships that isolate women in the suburbs and men in their work. Recall one ILM I visited was located in suburbia. It was here that the worst case of discrimination against single mothers was reported. Future research may uncover what influences are at work in the more conservative suburbs. This might add support to feminist assertions that city life can be empowering for women. I although, would argue not for all women.

I conclude that the co-op movement has been successful in creating places of inclusion, where women and their families are able to secure affordable, adequate housing. Women can then take a hold in the male-dominated public urban space and act to change their lives by availing themselves of the privileges the city has to offer.

Peake (1993) offers that the dominant project of urban geography is to better understand the social processes of the construction of place, and to increase our understanding of the social geography of the city. Geographers examine the power place has in producing and reproducing social relations and in turn people's power over place. An exploration of public policy, the ensuing programs and women's everyday lived experiences in co-op housing allows feminists to critically connect public policy to women's continuing oppression. One direction of theoretical concern I did not explore at any depth is the role of the state. Considering the positive evaluations I heard of co-ops of any stripe, can we continue to consider a state neutral when their policy reinforces patriarchal structures such as heterosexuality and nuclear families by dismantling housing programs that offer women and their families constructive alternatives?

As with the co-op movement, another central aim of feminist research is to, "change values and world views rather than simply to make the existing male world accessible to women." (Milroy and Andrew, 1988, p. 176) Co-op members living in projects whose target group is women - whether mature, single-parents or lesbian - describe living in intentional communities that embrace both feminist and co-operative philosophy: feminist in that they target women that are not living in conventional nuclear families; and co-operative in that they rely on a philosophy of non-profit

economics and mutual self-help. Co-ops provide concrete examples of how, "...environments can help create new forms of gender relations. This suggests the importance of a focus on *struggle, resistance and creation* by women of alternative environments." (Breitbart, 1984, p. 74). I understand co-ops as sites of resistance, where women are encouraged to participate equally in their communities and are protected by co-op principles.

Women's experiences in co-op communities contributes to our understanding of human agency - in this case how women are moved to act and "...what set of social relations and activities contribute to setting and changing gender relations over time and space." (Milroy and Andrew, 1988, p. 177). My findings highlight the interconnectivities between secure housing and women's empowerment. In the co-op setting women learn management and organizational skills and are encouraged to voice opinions. Social change to advantage women will not necessarily occur unless women resist patriarchal relations and:

...as long as women continue to operate by the rules and ideas that are already deeply established. For change to occur, the principles of individual rights, rationality, and universality will have to operate along with principles that emphasize experiences of individuals who are connected to each other. Thus the ability of women to make a difference depends not only on their ability to seize their "fair share" but to rethink how politics, particularly government operates. (Beck, 1995, p.121)

The retraction of state services, such as the canceling of federal social housing programs, limits the control that women have in their lives. Women need to reveal and challenge the way the state intervenes in our lives. If women's housing needs are left to the vagaries of the market place, there are apparent implications for its affects on women.

Women will pay more rental dollars for inadequate and unsafe housing. They will have fewer choices around pursuing their individual potentials (*e. g.* education). Abused women and their children will be more likely to remain in abusive situations with fewer affordable housing choices. When atrocities occur society asks, in a gender-blind way, "Why do they stay?"

One theoretical avenue I wish to follow more closely is the continuing debate over public/private space. Garber and Turner (1995) argue that gender succeeds as a mode of social organization partly due to the concrete and ideological distinction maintained between public and private space. Separation justifies one space being considered more important than the other. Traditionally scholars have focused on the public sphere, leaving the private sacrosanct: "The private sphere is a haven where gender roles are perpetuated by women...." (p. xiv)

Co-op communities provide a concrete site for feminist geographers to substantiate their theoretical criticisms of 'malestream' geography, such as the dichotomy of public / private spheres. Instead feminists try to understand the confluence of private and public spaces. Beck (1995) argues that:

Women ... have always experienced a blurred line between the public and private worlds, negotiating with landlords and public agencies, school boards, and transportation bureaus, even as they have led supposedly private (domestic) lives. Conceptualizing these arenas as separate, either spatially or functionally, is an artifact that serves to isolate women, keeping their concerns off the agenda and discounting their perceptions. (p. 121)

For most of the women I interviewed, their co-op homes were a refuge (as the suburban home was the husband's refuge from the assaults of public life - indeed his castle). Women were consigned to this blissful, suburban site of domesticity, in which

they obeyed rather than reigned. Given women's experiences of co-op living we can now paint a clearer picture of what 'home' might mean to women. Above all home means security, which stretches from a security of tenure to personal and family safety issues. Home also means participation. Women residents involved in the design and production phases of construction would insure that their design issues would be addressed. For example, simple issues such as being able to supervise the children's play area from home. Participation in the day-to-day management of their housing assures sensitivity to management needs of diverse populations and result in fewer internal problems and thus a greater sense of community and support.

Housing co-ops provide a material location through which, "...those of us who would participate in the formation of counter-hegemonic cultural practice [can] identify the spaces where we begin the process of re-vision." (hooks 1991, p. 145 quoted by Keith and Pile, 1993) Hasson and Ley (1994) argue that, "Such goals, through place-oriented action, are loaded with material, ideological, and political content....place has been turned into a centre of power." (p. 322) Women co-op members say that co-ops are communities of resistance and change. Co-ops provide a ground level, local arena in which critical social geographers can detail the interaction between spatial and social structures, and the human action or reaction. Co-ops provide a location not only where the public and the private blur but where society's political, social and economic spheres intersect. From this standpoint, a plurality of social mechanisms can be identified and interpreted, such as the gender division of labour, authority relations and distributive groupings and associated hierarchies (Dear and Wolch, 1989).

Currently feminist geographers are interested in the construction of different identities and the role that 'place' plays:

[P]lace is central, not incidental, because urbanization and locational differences construct social relations such as those between women and men....For urban researchers, local variations do not impede the development of theoretical or analytical insights about ... social structures but are an integral part of these efforts. (Garber and Turner, 1995, p. xviii)

Housing co-operatives offer a locale through which we can investigate social liberatory processes, such as empowerment and politicization. Also as co-ops continue to forge connections throughout the broader activist community, they may provide the common ground upon which we can achieve social change. Our cities will be our greatest victory or our worst defeat.

The women's narratives spoke of the successes and failures of their actions directed at bringing about social change - at least to reach their own potentials and assist their children reaching theirs. 'Bringing home the bread and roses' is not an end in itself. The *means* by which we reach for our goals will determine who we are when we achieve them.

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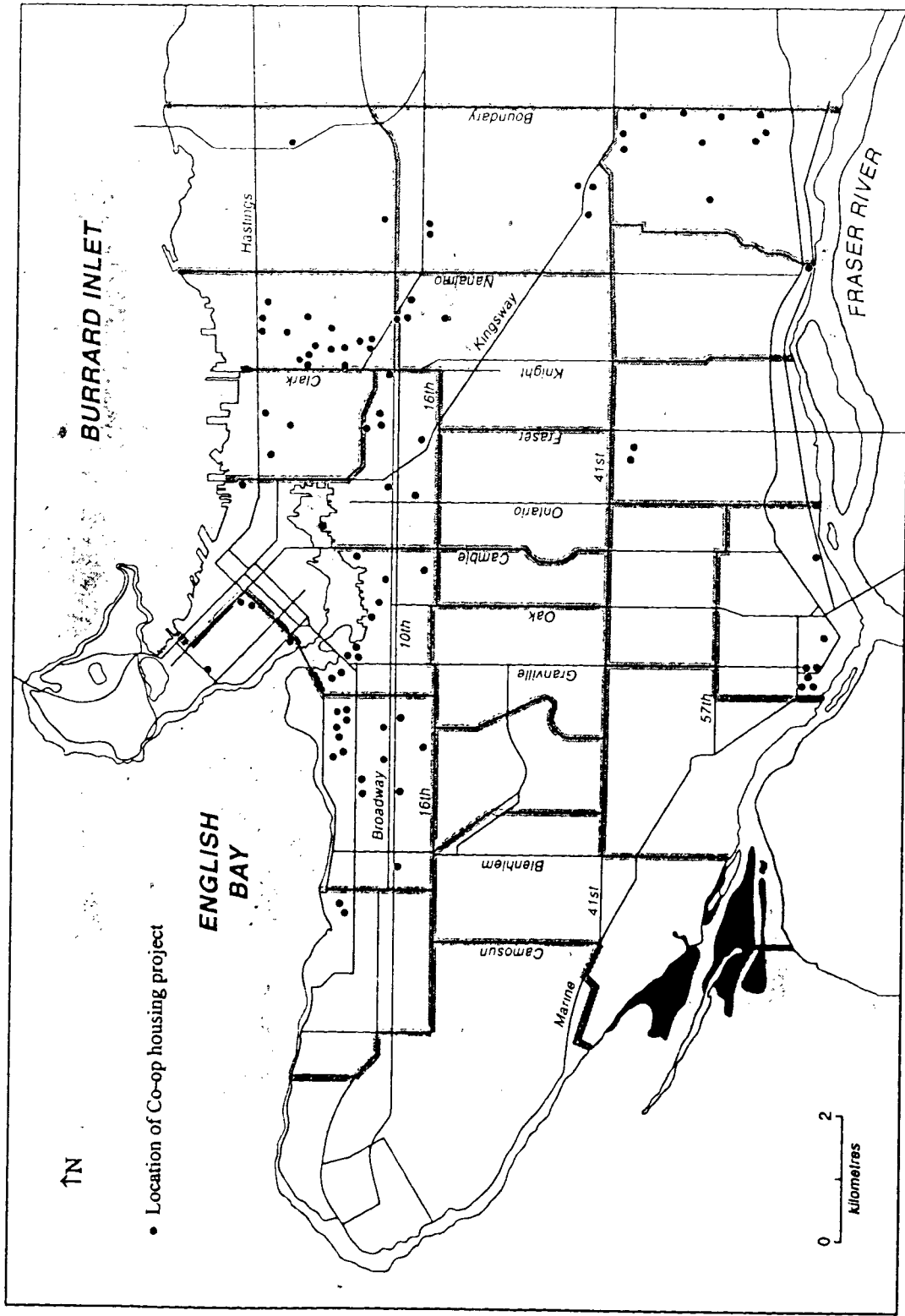
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APPENDIX A  
 VANCOUVER CO-OP HOUSING, 1972 - 1991



Source: Adapted from Non-Market Housing Inventory, March 1993. Thanks to PAUL DEGRACE (Geography Department, S.F.U.)

## APPENDIX B

### SEMI-STRUCTURED INTERVIEW SCHEDULE FOR WOMEN MEMBERS OF NON-PROFIT HOUSING CO-OPERATIVES

#### Background and General Information Questions:

1. When were you born?
2. Will you describe your current family structure? Has this changed since you moved into the co-op?
3. Is your co-op a 56.1 or ILM project? Do you know the date it opened?
4. When did you move in?
5. What type of housing did you live in before?
6. How did you know about co-op housing?
7. In general, what convinced you to join this co-op?
8. How long do you intend to live here?
9. How committed do you feel to co-operative ideology? How committed to this co-op?
10. Can you describe how living cooperatively has made your life better or worse?
11. What is your ideal housing choice (e. g. ownership, rental, etc.)? What do you think you can afford?

#### Co-op Goals: Pragmatic Economic and Idealistic Social Goals

1. In the broadest sense of the co-operative sector, what do you believe the main goals of the sector should be?
2. What goals do you believe most important for your co-operative. For example should you be more interested in economic efficiency or social concerns? Is there necessarily a trade-off between the two?
3. How successful do you think the sector and your co-op are in meeting their goals? How has this influenced your co-op experience?
4. What changes would you suggest?
5. What percentage of your household income is spent on housing costs? Are they geared to income?
6. Are you satisfied with the size of your housing unit? How does it compare with your previous housing? Is upkeep an issue?

### Co-ops as Democratic Communities

1. As far as you are concerned, how would you describe the interpersonal relationships in your co-op?
2. Do you feel some members take unfair advantage of this co-op? For example by not participating?
3. How would you describe your participation? Has it increased or decreased since you moved in? Would you like to volunteer more or less time?
4. Do you feel this co-op encourages member participation? What committees have you served on? If 'none' why? Describe your experiences.

### Democratic Control

1. Do you find general meetings comfortable and productive? Do you feel men and women participate equally?
2. Do you think all members have sufficient say in decision making at general meetings?
3. Can you influence what happens in the co-op? Has your involvement and sense of control over your housing increased or decreased since you moved in? Describe why.

### Community Building

1. Can you give me an idea of some of the important issues your co-op has had to deal with?
  2. Do you think your co-op is successful in creating a sense of community for its members?
  3. Is it a community based on equality?
  4. To what extent are ordinary members involved in running your co-op?
  5. Are your social connections mainly outside or inside the co-op?
- Are you and other members involved with neighbourhood groups outside the co-op?

### Skills Acquisition and Empowerment

1. What useful skills have you gained through the management and maintenance of your co-op?
2. Has the co-op experience changed your view of yourself?
3. Looking back over your time here, what stands out for you? What do you like about co-op living? What would you change?