

COMMUNITY ATTITUDES TOWARD COOPERATIVE HOUSING

A Masters Degree Project

submitted by

Mark F. Sasges

to The Faculty of Environmental Design

prepared in partial fulfillment of the requirements of the

Master of Environmental Design Degree

(Urban and Regional Planning)

in The Faculty of Environmental Design,

The University of Calgary

Calgary, Alberta

November 30, 1988

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ISBN 0-315-50383-1

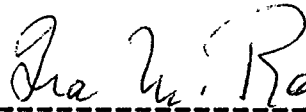
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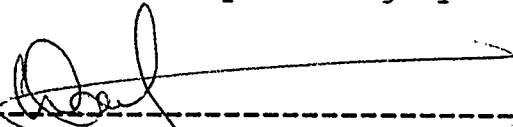
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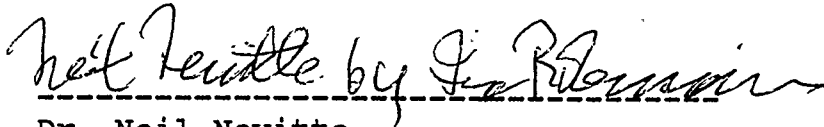
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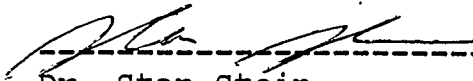
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February, 1989

## ABSTRACT

Community Attitudes Toward Cooperative Housing

by Mark F. Sasges

November 30, 1988

A Master's Degree Project,

prepared in partial fulfillment of the requirements

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(The Urban and Regional Planning Program)

The University of Calgary

Supervisor - Dr. Ira M. Robinson

This study is an examination of community attitudes towards non-profit cooperative housing in Canada. As a form of low and moderate income housing, cooperative housing has encountered locational conflict stemming from negative community attitudes toward such housing. However, housing cooperatives have also encountered positive community attitudes based on their unique tenure and user characteristics. This study examines the role of community attitudes in the location of social housing, and specifically cooperative housing. The study also involves a survey of community residents in Calgary designed to test several hypotheses concerning the role of the central tenure and user characteristics of housing cooperatives with respect to community acceptance or rejection of cooperative housing.

## Key Words

Cooperative housing, social housing, lower income housing, multi-housing, community attitudes, locational conflict, external effects (externalities), cooperative tenure, income mixing, user and facility characteristics, tenure characteristics.



## ACKNOWLEDGEMENTS

In completing this study, I have benefitted from the assistance of several individuals, and agencies. I am indebted to my supervisor Dr. Ira Robinson who provided direction throughout the project. His expertise was especially appreciated in the development of the community survey, and the commentary on the drafts of the study. In addition, Dr. Walter Jamieson provided assistance in developing the community survey, and through reading the drafts. Dr. Neil Nevitte provided direction, and insight, into the methodological issues of the community survey, and the statistical analysis.

I am also indebted to Gisela Engels of Academic Computing Services, The University of Calgary, for her assistance with the SPSS applications used in the statistical analysis. In addition, I would like to thank Mike Brydges of The University of Calgary Library for his assistance with the literature search.

I would also like to express my appreciation for the support received from the Canada Mortgage and Housing Corporation (CMHC), through their Scholarship for Graduate Research Program. In addition, I would like to acknowledge the funding provided by the Co-operative Housing Foundation (CHF), Ottawa, and the University Endowment Fund, Thesis Research Grants, The University of Calgary, in support of the community survey.

Finally, I would like to acknowledge the help and support of my wife Laurel, and children, Leah and William.

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## CHAPTER 1 INTRODUCTION

### 1.1 Community Attitudes Toward Cooperative Housing

This study is an examination of community attitudes toward non-profit cooperative housing in Canada. Cooperative housing is a special form of social housing which provides affordable housing for low and moderate income households. [1] Community attitudes play a critical role in the development of social housing because they have the potential to influence the acceptance or rejection of such housing in a particular location. This study focuses on the sociological implications of cooperative tenure and income mix for community attitudes toward such housing. It is the view of the author that these characteristics combine to make cooperative housing a viable, positive vehicle for the provision of affordable housing to lower income households.

With the exception of housing for seniors, the public generally perceives social housing with some consternation, if not outright stigma. Social housing is stigmatized, in part, because its users are seen to be dependent on government assistance in an area in which the norm is to secure one's housing needs independently of social programs (see Chapter 3 and 4). In addition,

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[1] The term "social housing" encompasses any form of government subsidized housing designed to meet "non-effective demand" or "social need". In Canada, our social housing programs are targetted to both low and moderate income households, hence, in this study, the term "lower income" should be read as including both groups.

lower income housing is perceived by community residents to introduce a range of negative external effects which threaten to undermine the social and financial viability of their neighbourhood (see Chapter 4). Thus, in local communities, proposals for the location of particular social housing developments are often resisted because of the stigma and negative external effects attributed to multi-housing for lower income households. Homeowners in particular are sensitive to lower income housing development. They typically protest that the value of their property decreases, though this has been consistently refuted by the research in this field (see Chapter 4). Hence, one of the central problems in developing social housing is securing suitable locations in which development is either accepted, or at least not opposed.

Community attitudes are a major factor in the rejection or acceptance of particular social housing projects. Indeed, public and community attitudes have played an instrumental role in shaping Canadian social housing policy and programs (see Chapter 3). In the 1970s, the shift away from large-scale public housing programs, which had largely come to serve an economic underclass, was prompted by negative community attitudes toward the existing program. Prior to the development of the non-profit and cooperative housing programs in the 1970s, public housing was the primary vehicle for assisting lower income households with housing affordability problems. However, the concentration of low income households in public housing was perceived to produce negative externalities for both the tenants and the surrounding community

(Dennis & Fish, 1972; Hellyer, 1969). Due in part to community response, and for various other factors which will be reviewed in this study (see Chapter 3 and 4), public housing came under widespread criticism.

The development of the non-profit housing programs by the federal government was, in part, a reaction to the exclusionary stance which had been adopted by local communities towards the public housing program. Cooperative housing is unique amongst the non-profit programs which evolved out of the shift away from public housing, in that it is exclusively user-controlled. The program originated from the objectives of lower income persons and social housing sponsors who wanted a housing program which would provide the means for users/residents to plan, develop, own, and operate their own affordable housing (Jordan, 1973). In particular, these groups expressed the desire to assume responsibility and autonomy in solving their housing needs. They sought control over the planning and development process, and the ongoing operations of their housing. The program which has been developed gives cooperative housing residents proprietary control, with the exception of the power of "disposal". In non-profit housing cooperatives, the title to the property is registered under the cooperative's corporate society, and the development is dedicated to affordable, non-profit housing stock.

The two primary attractions of the cooperative housing program are that: (1) it allows people to assume proprietary control over their housing environment without the burden or resources required of individual ownership, and (2) it is non-profit, hence

it is a less costly form of housing, especially over time. These factors make cooperative housing attractive and accessible to many lower income households. And, although the cooperative housing program has been primarily established to assist lower income households, program objectives, as well as the objectives of the cooperative sector, ensure that the cooperative housing is income integrated. Income mixing is considered desirable by the cooperative sector because it promotes integration between households of different socioeconomic classes, and it is consistent with the non-discrimination objectives embodied in cooperative principles. In practice, however, it would appear that local housing markets have resulted in a stratification within the cooperative housing sector itself (see Chapter 5). That is, housing cooperatives do not appear to uniformly demonstrate equivalent proportions of low, moderate, and middle income households. Rather, some housing cooperatives may be skewed to the middle income group, some moderate, and some predominantly low income, while others may represent a balanced mix of the three. Conceivably, where a particular development is predominantly targeted to lower income households, cooperative developers are more likely to encounter local opposition. Hence, community attitudes toward a particular cooperative housing development are likely to be related to the variability in the income mix characteristics of that particular housing cooperative.

In this study, the primary focus is on community attitudes to cooperative housing as a vehicle for lower income housing. Although the practice of income mixing appears to contradict this

perspective, the income mix characteristic will be examined in terms of its influence on community attitudes toward social housing. Indeed, income integration has become one of the central modifications in the design of more politically acceptable social housing programs (see Chapter 3). In addition, moderate densities and smaller projects, on scattered sites, are the primary modifications in the physical design of more acceptable social housing programs. The literature indicates that cooperative housing, due to the similarities it shares with non-profit housing, is perceived by the public as but another form of government subsidized housing (City of Calgary, 1979). This perception, however, appears to be a function of awareness about cooperative housing. [2] Indeed, cooperative housing generally involves multi-housing development for lower income households, particularly for families. Furthermore, except where it involves the rehabilitation or conversion of private housing stock, cooperative housing is generally of modest design, and may range from moderate to high densities. From the perspective of local residents, it is often the case that these characteristics are perceived to generate negative external effects (see Chapter 3 and 4).

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[2] For example, citizens in Montreal, Toronto, or Vancouver, where cooperative housing is more heavily utilised, are more likely to have a modicum of familiarity with cooperative housing principles and practices, than in most other places where cooperative housing activity has been generally minimal.

While these design and user characteristics generally conform to widely held perceptions of social housing, cooperative housing is differentiated from other forms of social housing by the proprietary rights and responsibilities conferred to cooperative residents under the terms of cooperative ownership. It is acknowledged that cooperative ownership promotes the self-development and autonomy of community-based groups in solving their housing needs (CMHC, 1983). Moreover, the proprietary rights and responsibilities of cooperative ownership are held to promote the building of a stable community within housing cooperatives (Selby & Wilson, 1988).

These tenure characteristics, which differentiate cooperative housing from other forms of social housing, appear to have positive implications for community attitudes toward the location of cooperative housing (see Chapter 5). In particular, the kind of housing environment engendered by cooperative housing challenges negative stereotypes of lower income housing. In this study, the implications of cooperative tenure and income mix for community attitudes toward cooperative housing will be examined. In addition, in order to place cooperative housing within the broader context of social housing activity in Canada, this study will examine the relationship between public/community attitudes and social housing in the evolution of lower income housing programs. This study also examines the role of community attitudes in the location of social and cooperative housing, from both theoretical and case study perspectives. And finally, using data

gathered in a community survey of Calgary residents, this study will examine the relationship between the central tenure and user characteristics of cooperative housing and community attitudes toward the location of cooperative housing.

### 1.2 Plan of the Study

The study begins, in Chapter 2, by setting out a theoretical model of community attitudes toward cooperative housing projects, adapted from Dear and Taylor's (1982) research on community mental health facilities. The model describes: (1) the relationship between external effects and community attitudes, (2) the components of attitude formation, and (3) the interaction of neighbourhood, household, and facility-user characteristics in the formation of community attitudes toward particular facilities.

In Chapter 3, the development of social housing policy and programs in Canada is reviewed in order to examine public and community attitudes toward social housing, and to identify their role in shaping social housing policy. Such an approach helps us to identify how the different levels of government have responded to their constituents with respect to community attitudes toward social housing.

In Chapter 4, the literature on locational conflict is reviewed in order to identify the range of external effects attributed to lower income housing. In addition, the discussion will include a review of a case study of locational conflict in the development of a particular housing cooperative.

In Chapter 5, the literature on cooperative housing is reviewed in order to identify the user and facility characteristics which appear to affect community attitudes toward cooperatives, both positively and negatively. A series of hypotheses, concerning the influence of selected cooperative housing characteristics on community attitudes, are developed on the basis of this review combined with the analysis contained in the preceding chapters.

Chapter 6 describes the design and sampling method of the community survey used to test these hypotheses. The survey is intended to augment the existing literature by providing an empirical perspective on attitudes toward cooperative (and subsidized) housing. The survey data provides descriptive statistics which identify the beliefs (perceptions), and attitudes of community residents to the prospect of cooperative (and subsidized) housing being located in the neighbourhood. The survey data is used to analyse the relationship between neighbourhood, household, and facility-user characteristics and community attitudes toward cooperative (and subsidized) housing. The data analyses is presented in Chapter 7. In Chapter 8, the findings of the data analysis are synthesized in combination with the preceding chapters to draw some conclusions and recommendations for the location and development of cooperative housing.

The study also include two appendices: Appendix 1 contains a sample of the survey questionnaire, and Appendix 2 contains the contingency tables for the chi-square analysis discussed in



Chapter 7. Finally, the study includes the list of references used in the study.

CHAPTER 2  
A MODEL OF COMMUNITY ATTITUDES

Introduction

This study concerns community attitudes towards cooperative housing. In particular, the objective of this study is to examine community attitudes toward the location of cooperative housing. As a form of social housing, generally comprised of multi-housing dwellings and primarily targetted to family households of low to moderate income, cooperative housing developments have encountered locational conflict due to the range of negative externalities attributed to this type of housing. In general, proposals for social housing projects often encounter what urban geographers have termed locational conflict. Dear and Long (1978) have defined locational conflict as "overt public debate over some actual or proposed land-use development" (p. 114). This study examines locational conflict in cooperative housing development from the perspective of community attitudes. The approach taken in this study is adapted from the model of community attitudes towards mental health facilities developed by Dear and Taylor (1982). Their model is constructed from a combination of public facility location theory and the theory of attitude formation. In this chapter, their model will be described and adapted to the context of cooperative housing.

## 2.1 Theory of Public Facility Location

Although the definition of locational conflict given above embraces both private and public sector activity, the latter has had particular relevance for locational conflict theory in that "[t]he analysis of locational conflict almost invariably focuses upon public decision-making" (Dear & Long, p. 115). Public facility location theory, in particular, has been instrumental in identifying the analytical components of locational conflict. Dear and Taylor base their analysis of locational conflict on the following chain of relationships:

Within public facility location theory, equity considerations require that locational decisions be viewed from several different perspectives. Location as access emphasizes the accessibility of facility locations for potential users. Location as externality recognizes that facilities have spillover effects, some of which, particularly for the non-users, may be negative and generate opposition. ... Recognition of the spatial externalities associated with facility locations is especially important because they have a direct bearing on community attitudes. Perceived external effects, if negative, are potential generators of opposition. If positive or neutral, they are likely to lead to acceptance or at least indifference on the part of the host community. Public facility location theory, therefore, leads to the explicit recognition of non-user attitudes to facilities as a vital consideration in locational decision-making. [And the] theory of attitude formation provides a framework within which the development of these attitudes can be analyzed (p. 4). (Underlining my emphasis)

In this section, the implications of public facility location theory for locational conflict theory will be outlined. In particular, the relationship between facility externalities and community attitudes will be identified with respect to cooperative housing.

### 2.1.1 Location As Access

Location as access pertains to the recognition that access to a facility is in large measure a function of location. As location functions as a major determinant of access for consumers, numerous criteria for the location of public facilities have been developed to optimize access in service delivery; this is what is meant by "equity considerations".

In the context of housing location, the concept of access is somewhat modified. Households attempt to secure housing locations which optimize access to their household needs and preferences. In the case of cooperative housing, cooperative developers attempt to optimize with respect to their user group. [3] However, the externalities which a host community attributes to a proposed development, may either enhance or preclude development. If the characteristics of a particular facility are perceived to produce negative externalities, then the host community is likely to take steps to prevent development. Or as Williams has indicated, "when the 'social access' of one individual or group to a particular location becomes blocked by the action of another, conflict begins" (quoted in Dear & Long, p. 116).

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[3] In the case of a proposal for an in situ cooperative conversion, cooperative developers are usually attempting to retain access; see for example, Dineen (1974).

### 2.1.2 Location As Externality

Location as externality pertains to the recognition that the location of a facility generates a range of external effects which may affect both consumers (users) and nonconsumers. Dear and Taylor (1982) designate the former group as user-associated externalities, and the latter as neighbourhood-associated externalities (p. 15).

In the context of cooperative housing location, user-associated externalities pertain to the effect which location has on the facility and its users. A range of positive externalities are generated by a location which optimizes the needs and preference set of user households. On the other hand, locations which are not optimal are usually characterized by negative user-associated externalities (e.g., poor transit services, a decaying neighbourhood, poor schools, scarce recreation or shopping opportunities, etc.). In general, most locations are seen by user-households to represent a mix of positive and negative externalities.

Neighbourhood-associated externalities are the converse of user-associated externalities. They pertain to the effects which a particular facility and its users have on the surrounding community. Dear and Taylor observe that locational conflict over public facility location is usually based upon the perceived negative externalities of a facility, or its users (p. 15). They identify two groups of externalities: (1) tangible effects, which are based upon clearly recognizable, usually quantifiable, impacts of the facility in question; (2) and intangible effects,

which refer to a wide range of nonquantitative impacts.

In the context of cooperative housing, examples of tangible effects would be, for example, a decline in property values, or an increase of traffic in the neighbourhood; and examples of intangible effects would be the stigma of lower income households, or fear for personal safety. Externalities in locational conflict are, by definition, confined to a geographically limited area (Dear & Long, p. 116). Research by Rabiega et al (1982) indicates that externalities are distinguishable in terms of neighbourhood-impacts and transcommunity-impacts. The former relate to the immediate vicinity of a particular facility (e.g., property values, parking, neighbourhood character); the latter relate to the effects which a particular facility has on community institutions, services, or amenities (e.g., schools, shopping districts, recreation facilities, etc.). [4]

In the context of community mental health facilities, Dear and Taylor observe that:

[Locational conflict] is predominantly a procedural question which derives from the implementation costs associated with a particular service plan. Conflict studies have repeatedly emphasized the importance of facility externalities in community acceptance or rejection of a mental health program. Even apparently reasonable substantive plans for service delivery have been upset because the procedural problems associated with implementation have been ignored. Frequently, the opportunity to locate anywhere within a particular neighbourhood is denied, thereby causing a serious

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[4] Rabiega et al (1980) identified an "impact zone" of three to four blocks in their examination of the impact of Below Market Interest Rate (BMIR) housing on property values in selected neighbourhoods in Portland, Oregon (see this study, Chapter 3, Section 3.2).

distortion in service delivery (p. 15).

Similarly, Brooks (1972) acknowledges the importance of procedural problems in implementing proposals for lower income housing (Chapter VIII). In particular she stresses that:

People want to know how the plan affects them. If the planning agency fails to provide this information in detail with supporting evidence, criticisms will come from every opponent of the agency. At a very minimum such questions as school enrollment, property taxes, and environmental questions should not only be answered but anticipated with adequate data prepared (p. 63).

These observations by Dear and Taylor, and Brooks, suggest that the manner in which a facility proposal is introduced to, and filtered through a community is as critical as the substantive debate over externalities, should locational conflict arise. [5]

Hence, in public facility location, procedural strategies may be required to avoid, or to mediate locational conflict.

### 2.1.3 The Social Context of Public Facility Location

Dear and Taylor argue that in order to fully understand spatial outcomes it is necessary to consider the social context of public facility location.

"The general social context of public facility location determines the interplay between social policy and spatial outcomes within which the politics of state intervention are particularly crucial" (p. 4).

They find that the two dimensions of location (as access and as

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[5] As Dineen (1974) shows, this was the case with the DACHI housing cooperative, whose developers neglected this aspect of implementation at the outset of the development process and eventually were forced to redress this problem at a later stage.

externality) have produced two entirely different patterns of service delivery in community mental health care (p. 16). Where access is given priority, the pattern has been a decentralized system of facilities; where externalities hold priority, the pattern has been a ghettoization of the mentally disabled.

The experience in lower income housing provision indicates similar spatial outcomes. Indeed, Dennis and Fish (1972) pointed to the physical and social segregation which was characteristic of public and lower income housing location in Canada, in the pre-1970s period (pp. 182-195). They attributed this pattern to the negative externalities which were associated with programs designed exclusively for lower income households (p. 218). Their recommendations focused on policies which would remove the stigma borne by such housing, enhance the acceptability of lower income housing, and improve the access of lower income households to the wider community.

Though cooperative housing is not, strictly speaking, a pure example of a public facility, the location of cooperative housing closely parallels public facility location. Due to its social housing objectives, the location of cooperative housing is similar to other government sponsored social housing, with respect to the general social context of service delivery. Social housing provision is more than an economic problem of identifying non-effective demand, and then devising programs which produce sufficient units or rental subsidies to satisfy this demand. Equity considerations in social housing provision emphasize that location in large measure determines access to local employment,



neighbourhood schools, household services, and shopping and recreational opportunities. As Brooks (1972) has observed:

Historically, demand always exceeded supply and public institutions responsible for lower income housing performed well as long as they built more units each year. It is now recognized that the setting -- the environment, the location -- of lower income housing is as critical as its production (p. 1).

The trend in lower income housing provision in urban planning is to ensure that such housing is located throughout the urban region, in both established and expanding areas. Lower income housing opportunities must follow the path of urban expansion, rather than be excluded from it, in order to circumvent gross patterns of socioeconomic segregation, and to ensure opportunities of access for lower income households. However, as Rice and Lewis (1982) have observed with regard to Canadian social housing policy:

The ambitious expectation that social housing could be used to improve the urban environment by the high profile replacement of slums for the urban poor with good housing [has] been replaced by the minimalist hope that social housing for low-income families could at least be stopped from damaging a community, if the units were small in number and dispersed among higher income units (p. 6).

Hence, as location has increasingly become recognized as a critical variable in the provision of lower income housing, the role of community attitudes in accepting or rejecting such facilities has also increased in importance.

Dear and Taylor observe that "[t]he actual service outcome is a consequence of the interaction among [the] groups which impinge upon the technical problem of service delivery" and "the

provision or non-provision of [a particular service] depends upon the relative power of each group to achieve its demands" (pp. 16-17).

In cooperative housing these groups are: the user-developers, the cooperative (lobby) sector, the community, and the state (government agencies). The delivery process of cooperative housing, which is sometimes referred to as a third sector approach, effectively increases the power exercised by the user-developers in a manner unique amongst social housing programs. That is, under the third sector approach, the government subsidizes housing cooperative societies which have formed for the purpose of developing and owning their housing. Employing this approach, the developers of cooperative housing are seen to work from within the community domain. This form of state intervention -- an enabling, empowering approach -- subtly alters the social context within which social housing activity takes place. To explain, social housing activity is often opposed on the grounds that local interests are being subordinated to the public (welfare) interest. By comparison, in third sector service delivery, the users develop their own facilities. This has the effect of placing locational conflict in a different social context than is typical for social housing. Sub-groups within the community are seen to be in competition for access, as opposed to a social context in which local interests are pitted against the public interest.

With the cooperative housing program, the government facilitates the right to self-determination in social housing needs, however, within the program limitations set by the total number of unit allocations. Hence, cooperative housing enables its users to take instrumental steps in securing their housing needs.

The social development aspects of cooperative housing, demonstrated by the user commitment and responsibility attached to cooperative ownership, further alters the social context of social housing location. Through cooperative ownership the users/residents play an integral role in their housing and community. As Cullingworth (1980) has observed:

...for reasons which are not unconnected with public protest, it is current (federal) housing policy to support non-profit housing organization and co-operatives -- both of which might be assumed to have the same "grass roots". In examining these fragile institutions [6] one is forced to shift one's focus from community activity to the more abstract issue of tenure -- while recognizing that the issue arises because of (far from abstract) policies in relation to the provision of private and public housing. Indeed, the main objective is to establish a politically acceptable and viable alternative to public housing. As a result, the "grass roots" are having to be seeded, and it remains to be seen whether the outcome will be simply either public housing in a different guise or subsidized private housing (p. 57).

A good indication that one, or the other, of these outcomes has

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[6] Fragile in the sense that private non-profit housing is "delivered" by community groups who typically dissolve upon the completion of a project. Even where housing resource groups exist to assist non-profit housing groups, the delivery process must still be initiated by a community group. By comparison, government housing agencies can mount comprehensive plans which encompass the social housing requirements of their jurisdictions in a systematic manner.

emerged should be found in the response of local communities to these relatively new approaches to social housing provision. This study examines this proposition with respect to cooperative housing.

## 2.2 Theory of Attitude Formation

In the previous section, public facility location theory was examined in order to outline the framework for the model of community attitudes towards cooperative housing. In particular, the relationship between externalities and community attitudes was identified and examined. This relationship is the primary focus of the theoretical model of community attitudes developed by Dear and Taylor (1982), and adapted for the purposes of this study. The theoretical model will be presented as it relates to the context of cooperative housing. First however, it is necessary to outline Dear and Taylors' adaptation of attitude theory to the context of locational conflict.

### 2.2.1 The Formation of Community Attitudes

The objective of the model is to predict and explain community attitudes in terms of community acceptance or rejection of cooperative housing projects. Dear and Taylor argue that the relationship between externalities and community attitudes indicates that explaining or predicting these outcomes depends upon understanding the attitudes of community residents toward a facility (p. 18). They find support for this assertion in attitude theory, particularly in the work of Fishbein and Ajzen who

have developed a theoretical framework for analyzing social behaviour (Fishbein and Ajzen, 1975; Ajzen & Fishbein, 1980). In their "theory of reasoned action", Fishbein and Ajzen (1975) argue that attitudes play a central role in behaviour by linking prior beliefs to specific behaviours. Dear and Taylor observe that individual response to a proposal for a particular facility follows the sequential process of attitude formation conceptualized by Fishbein and Ajzen in their theory of reasoned action. In the context of locational conflict, Dear and Taylor have identified the following sequential process in attitude formation: beliefs about facility impacts, and/or the suitability of the neighbourhood for a particular facility, give rise to attitudes towards the facility, leading to behavioural intentions, actual behaviour, and finally, outcomes (p. 20).

In attitude theory, attitudes towards an object are distinguished from attitudes toward behaviour with respect to that object. Within the context of this study, the primary concern is to determine how community residents respond to cooperative housing, hence we are interested in the former type of attitude measurement. In order to explain the formation of attitudes towards facility acceptance or rejection, we need to identify the salient beliefs which individuals or groups hold with regard to, (1) facility externalities, as well as (2) the suitability of the neighbourhood for a particular facility (p. 21). For example, a belief (perception) that allowing a facility to locate in the neighbourhood will depress property values, leads to a negative evaluation of that facility. This in turn leads to the belief

that opposing the facility will have a desirable outcome. This latter belief leads directly to the formation of an attitude favouring oppositional behaviour directed at rejecting the facility.

This framework can be elaborated to the degree that we are able to identify the factors giving rise to beliefs (p. 20). Dear and Taylor argue that these are found in the personal and contextual variables which exert an external influence on the psychological process of attitude formation. They designate these factors as external variables. For example, with respect to personal variables, some important external variables may be demographic characteristics, social, educational, occupation, or personality traits. Important contextual variables would be the physical and social structure of the host neighbourhood, or the physical and social (organizational) structure of a particular facility. External variables are incorporated into the theoretical model as the antecedents of beliefs, attitudes, and behavioural intentions.

### 2.3 The Theoretical Model

The structure of the model is based on the theory of attitude formation outlined in the previous section. The model is comprised of six major components: external variables, beliefs, attitudes, behavioural intentions, behaviours, and outcomes (Figure 2.1). Each of the components will be discussed in terms of their application to the context of cooperative housing location.

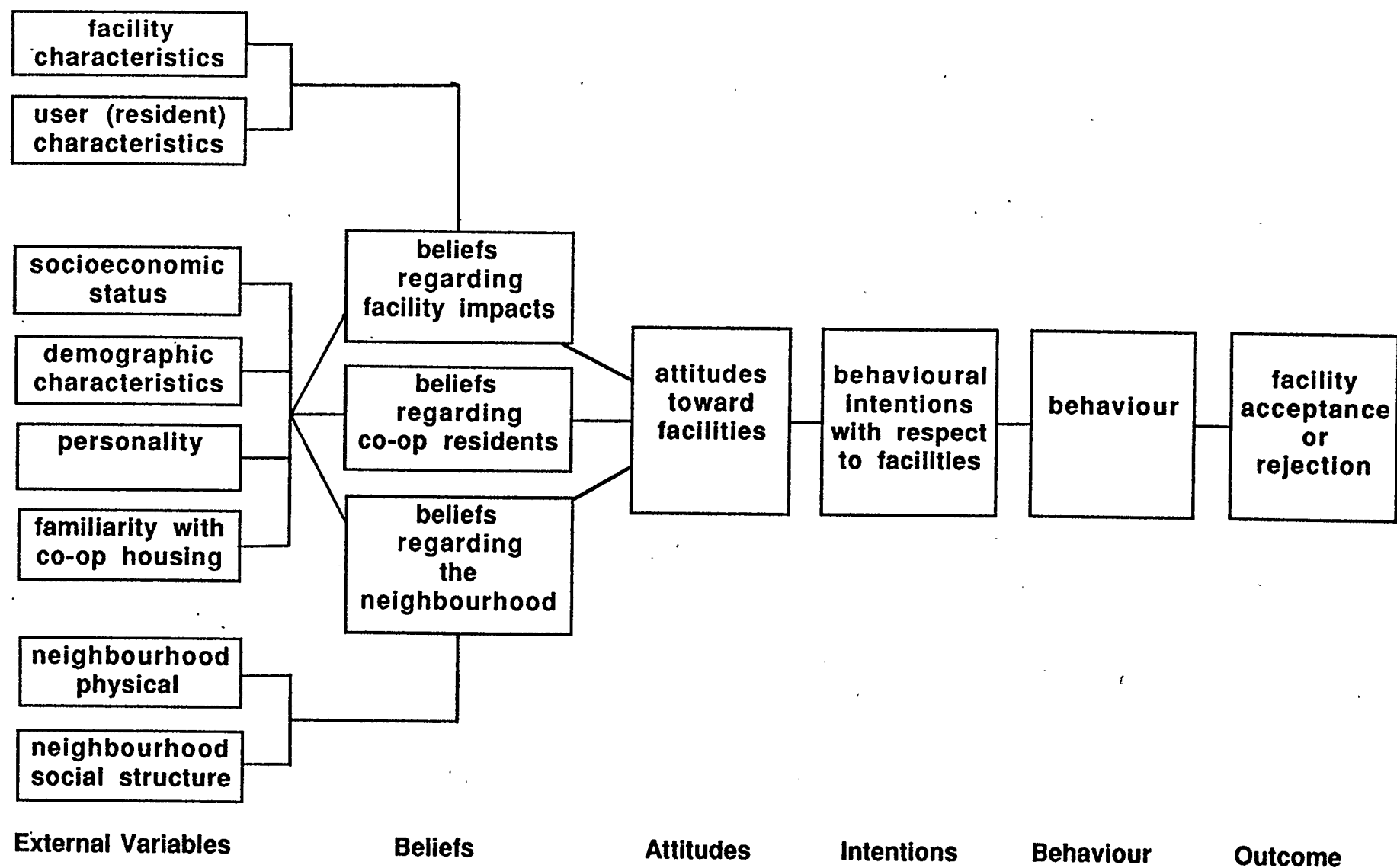


Figure 2.1. Model of community attitudes toward cooperative housing, (adapted from Dear & Taylor, 1982).

### 2.3.1 External Variables

The external variables are divided into three subsets of variables which are held to affect the formation of salient beliefs. These are: (1) facility characteristics, (2) neighbourhood characteristics, and (3) personal characteristics. The first two are contextual attributes which are defined at the neighbourhood scale, whereas the last are defined at the individual level.

(1) Facility Characteristics are comprised of the characteristics of both the facility and its users. These are usually interrelated, but may in some instances be isolated through analysis in order to distinguish whether it is the facility or the user group that is the greater source of perceived externalities. For example, community residents may oppose a cooperative housing development on the grounds that the proposed density is too high. Hence, if the financial constraints of the development can accommodate a lower density, locational conflict may be resolved quite easily. However, social housing developments have to comply with modest design criteria, as well as higher density requirements due to stringent financial constraints. Hence, critical facility characteristics, with respect to higher density multi-housing, include density, size, design (appearance), as well as how the facility is operated.

In most respects the design (appearance) of social housing has become indistinguishable from market production, except for the sometimes modest quality of design (see Chapter 3). Beginning in the 1960s, negative community response to large-scale



public housing projects prompted housing authorities to move towards smaller, scattered developments. In addition, social housing for family households is now usually built as ground-related dwellings. Hence, design has become less of a negative externality than the implications of increased density, or the total volume of social housing in a particular community. Rather, the literature indicates that it is primarily user characteristics which motivate negative community perceptions of social housing.

In cooperative housing, one of the critical tenure characteristics is cooperative ownership. The implications of cooperative ownership for community attitudes are examined in depth in Chapter 5. In particular, cooperative ownership structures the relationship of co-residents to one another, and to the facility, in ways that are held to promote a proprietary attitude towards the housing environment. Moreover, non-profit cooperative ownership is a form of tenure which this study hypothesizes has positive implications for community attitudes.

(2) Personal Characteristics comprise the second set of external variables. These break down into four subsets, each having a potential influence on the three sets of salient beliefs.

The first subset is comprised of socioeconomic characteristics: for example, income, education and occupation. Income or occupation, for example, might influence beliefs about facility impacts due to their relationship with other factors such as homeownership, social distance, or perception of environmental

quality.

The second subset of personal characteristics is demographic characteristics. Dear and Taylor observe that the stage of the life-cycle is probably the most important factor of this set. For example, households with children, particularly of school age, are more likely to be wary of sources of negative externalities due to the potential harm which they pose for their children. Cox (1978) notes the importance which the role of the neighbourhood school holds for locational conflict in the location of lower income housing. Cox finds that in North America, lower income housing is often opposed on the grounds that the quality of education, the safety of children, or even the peer groups in the neighbourhood will be negatively affected (pp. 103-104). [7]

Agnew (1978), from another perspective based on the life-cycle concept, argues that the age of the homeowner is critical because younger homeowners, with more years of investment ahead of them and more current mortgage debt, are more likely to have a commitment to exchange value than older owners. [8] Usually, the higher mortgage debt condition is coexistent with children in the household, and may be hypothesized to compound negative per-

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[7] See also Gruen and Gruen (1972) on this point. They emphasize the role played by the school as the secular focus of the middle-class community and the major transmitter of middle-class values and norms.

[8] Exchange value refers to the monetary value of a commodity. With respect to homeowners and locational conflict, owners will generally strive to protect the value of their property in order to be able to recoup their investment.

ceptions of lower income housing. Harvey (1978), Agnew (1978), and Perin (1977) all stress the role which homeownership plays as an investment vehicle in locational conflict in residential settings.

The third subset of personal characteristics is comprised of personality characteristics. In their study, Dear and Taylor adapted belief scales to determine the dominant personality traits of respondents in the community survey undertaken as part of their research. In the survey undertaken for this study, various "filter" questions were used in order to determine a respondent's attitude to lower income housing, low and moderate income households, mixing subsidized housing in the neighbourhood, and access to housing in general (see Chapter 6).

The last subset of personality characteristics is comprised of familiarity with cooperative housing. The extent of one's experience with cooperative housing should have an influence on salient beliefs, especially as it relates to acceptance or rejection of a cooperative housing development.

(3) Neighbourhood Characteristics comprise the last set of external variables. Neighbourhood characteristics refer to the physical and social structure of the neighbourhood. In terms of the physical structure, land-use mix and environmental quality are perhaps most critical. Residents of a wholly single family residential neighbourhood are more likely to react negatively to a multi-housing proposal, than a neighbourhood in which residential land-use is mixed. In particular, the development of multi-housing in the latter is less likely to elicit perceptions

of tangible negative environmental consequences.

The degree of land-use mix usually reflects the social structure of a neighbourhood. Neighbourhoods with a heterogeneous social structure are likely to demonstrate high land-use mix, although social heterogeneity may derive from the demographics of the area. That is, over time the neighbourhood becomes comprised of many sub-populations, who are at various stages of the life-cycle, or income levels. Hence, high land-use mix is not a prerequisite for heterogeneous social structure. However, these communities may demonstrate low social cohesion, which makes them ineffective in opposing unwanted developments due to an absence of collective will or power. At the other extreme are single-family residential subdivisions primarily comprised of nuclear families who are homogeneous in socioeconomic class. These neighbourhoods tend to, and are able to exclude multi-housing, especially if it is social housing. The physical and social structure of the neighbourhood influences individual beliefs about the existing neighbourhood and, consequently, beliefs about the suitability of the neighbourhood as a host for a particular facility.

### 2.3.2 Salient Beliefs

The second major component of the model comprises three sets of salient beliefs: (1) beliefs about the impacts of a facility; (2) beliefs about the user group; and (3) beliefs about the neighbourhood. Salient beliefs operate in combination with the external variables of the neighbourhood. As Dear and Taylor

observe:

With reference to the analysis of community response to facilities, it is the subjective assessment of the potential or actual externalities by local residents which is of prime concern. Beliefs about the effects that a facility might have or is having are what count, even if these beliefs do not accord very well with reality. Beliefs about the negative effects of facilities on property values are a good example of this (p. 29). (Underline my emphasis)

(1) Beliefs About the Impacts of a Facility relate to the perceptions of the external effects of the facility. In the context of cooperative housing, which is usually comprised of multi-housing, community perceptions relate to how an increase in density would affect the existing neighbourhood. Negative perceptions are primarily derived from the negative externalities attributed to increased density, especially in low density neighbourhoods comprised of single family dwellings.

The development of social housing of modest design is also perceived to detract from the overall quality of the neighbourhood. As a result, local homeowners fear that their property values will depreciate. However, previous research indicates that this is not necessarily the case, although, in their role as investors, homeowners are generally predisposed to this view. Furthermore, due to the structure of residential property taxation, it is not uncommon for homeowners to perceive multi-housing tenants as "free-riders".

In their definition of facility impacts, Dear and Taylor distinguish between tangible and intangible effects. The former relate to specific physical characteristics of the facility, whereas the latter are subjective and pertain to considerations

of personal safety, neighbourhood status, and environmental quality (p. 29).

(2) Beliefs About the Impacts of User Characteristics pertain to community perception of the external effects of the users of a particular facility. In the context of mental health care, Dear and Taylor observe that, "[c]ommunity response to mental health facilities is almost certainly more a response to the users than to the facility itself" (p. 29). This assertion underscores the relative importance of user characteristics over facility characteristics. In the context of social housing, community response has led to physical design modifications, in terms of density and dwelling type, which have helped to reduce perceptions of negative impacts (see Chapter 3). However, community response has also precipitated the mixing of income groups in social housing, in order to make such housing more acceptable to local communities. Hence, in addition to design modifications, community response also led to user group modifications -- namely, income mixing. This is an indication that a wholly lower income user group evokes perception of negative externalities, despite the acceptability of the design of social housing. In Chapter 3, previous research is reviewed which identifies the range of negative externalities that underlie salient beliefs about lower income housing.

(3) Beliefs About the Neighbourhood comprise the last set of salient beliefs. According to Dear and Taylor:

Community response to a facility is likely to be significantly influenced by the type of neighbourhood in which it is located. Local residents hold beliefs

about the characteristics their neighbourhood should have, and it is in light of these that the suitability of a facility location is evaluated. Neighbourhood and facility beliefs therefore interact to determine the perceived "fit" of a particular facility in a given neighbourhood. A wide range of beliefs potentially contribute to the assessment of "fit". They encompass perceptions of the physical and social structure of the neighbourhood (p. 30).

From the perspective of the local resident, the physical and social structure of the neighbourhood combine to determine the suitability of a proposed facility. Beliefs about the character of the neighbourhood being altered negatively are evident, as for example, when local residents fear that one group home, one mental health facility, or one subsidized housing project, etc., opens the way for similar additional facilities. Perin (1977), in her analysis of exclusionary attitudes, observes that zoning ordinances are routinely employed to "maintain" residential enclaves, as much as to prevent overtly conflicting land use.

### 2.3.3 Community Attitudes

Community attitudes are formed from the three sets of salient beliefs. Within the model, attitudes represent an individual's subjective evaluation of cooperative housing, and the extent to which he or she is positively or negatively disposed toward it. In the community survey, based on this model, attitudes towards the location of a housing cooperative development are measured in relation to selected facility and user characteristics. These characteristics are hypothesized to influence acceptance or objection to a cooperative housing development. These hypotheses are developed in Chapter 5.

#### 2.3.4 Behavioural Intentions and Behaviour

Behavioural intentions are the antecedents of actual behaviour. In the model, behavioural intentions refer to the actions which an individual intends to take with respect to a proposed facility. For example, individuals might write to a newspaper, contact a local politician, or move from the neighbourhood; or as a group, individuals might circulate a petition, attend a meeting, or form/join a protest group. The intensity of attitudes towards a facility can be measured in terms of an index of behavioural intentions. Dear and Taylor suggest that relative weights can be given to various actions, and the frequency response attached to each action may be interpreted as an aggregate measure of the intensity of community response (p. 31). In the survey component of this study, no attempt is made to measure behavioural intentions with respect to cooperative housing location. It was considered inappropriate because it was anticipated that there would be little concrete awareness of cooperative housing in the study area, and furthermore cooperative housing is built in many different scales and designs as regards physical characteristics. Moreover, the focus of this study is on the implications of cooperative tenure and user characteristics for community attitudes toward cooperative housing.



### 2.3.5 Outcome(s)

The final component of the model is the outcome of a facility proposal -- acceptance or rejection. Though the model describes the formation of individual attitudes, rarely will the outcome be the result of individual actions. Generally, a combination of group actions are involved. Moreover, the characteristics of the groups involved, especially their relative power, will have an important bearing on the effectiveness of their actions to achieve their interests (p. 32). [9] The possibility exists that some subgroup of the host population will take no action, or remain neutral until approached by one of the active groups. According to Dear and Taylor, the majority in any community will be inactive (p. 33), hence it will be up to the active groups to enlist their support, however this is done.

The link between behaviour and outcome is also complicated by the number of groups involved. A particular outcome may be determined by the balance of power between subgroups. Alternatively, a particularly active vocal minority may dominate the evaluation of a proposal, in terms of biasing local attitudes against a proposed facility. In such cases, it may be appropriate for facility proponents to concentrate on this active minority.

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[9] The model of community strategies in locational conflict by Dear and Long (1978) provides a good encapsulation of the role of community power.

Cooperative developers, as was mentioned previously in relation to social housing generally, should take the prerogative to try and shape the course of events through procedural strategies intended to inform and educate local residents about the terms of their proposal. Such programs provide a forum in which ambiguities can be resolved and misinformation redressed. Hence, an outcome may also be influenced by the actions which proponents take. Therefore the prediction and explanation of facility acceptance/rejection may not depend solely on the behaviour of community residents.

#### 2.4 Summary

In this chapter, the theoretical model developed by Dear and Taylor for the study of community attitudes toward mental health facilities was adapted to the context of cooperative housing. Their model draws upon public facility location theory and the theory of attitude formation. The former identifies the importance of spatial externalities for locational decisions. The positive and/or negative externalities attributed to a particular facility correspond to community attitudes towards its location. Attitude theory, in particular the theory of reasoned action proposed by Fishbein and Ajzen, provides a framework within which the process of attitude formation and behavioural responses can be analyzed. Attitude theory is structured upon a sequential process in which attitudes play a central role linking various sets of external variables and salient beliefs with behavioural

intentions and behaviour.

The model was developed to describe the formation of attitudes and behavioural intentions at the individual level. However, Dear and Taylor recognize that behaviour in locational conflict is typically a group-based action. Moreover, the outcomes of behaviours, in terms of facility acceptance or rejection, depend on the characteristics of the groups involved, particularly their political power and influence. As Dear and Taylor write:

The ways in which the attitudes and intentions of different individuals interact and fuse to form the basis for collective action are complex, but have to be understood if community response to facilities is to be explained (pp. 35-36).

Finally, Dear and Taylor note that there are epistemological problems of linking models of individual behaviour (from attitude theory) with models of aggregate or structural process (from public facility location theory). In their model, the process of individual response is embedded in a range of external variables which represent the social context. However, the model does not provide a full explanation of how belief systems are engendered and structured (maintained) within that context. The latter is beyond the scope of their model, as well as this study. However, in a somewhat similar approach as that taken by Dear and Taylor, this study does outline the broad interrelationship between society and the state (government) in the development of Canadian social housing policy (Chapter 3); the question of "community stake and status" in the formation of community attitudes (Chapter 4); and the factors which engender community acceptance

for cooperative housing developments (Chapter 5 and 8).

CHAPTER 3  
COMMUNITY ATTITUDES TO SOCIAL HOUSING IN CANADA

Introduction

The cooperative housing program as presently administered in Canada is a form of housing that is potentially available to a range of income groups. The focus of this study is on investigating community attitudes towards co-op housing as a vehicle for housing low and moderate income households. In Canada, the non-profit and cooperative housing programs had their genesis in the late 1960s and early 1970s when large-scale public housing development came under severe public criticism (CMHC, 1983, p. 49). Moreover, in this period, policy and program approaches to social housing began to diversify under pressure from user groups, non-profit community groups, and provincial and municipal housing authorities.

The factors which led to the curtailment of public housing led implicitly or explicitly to several innovations or modifications which can be seen, in part, to represent responses to the range of community attitudes held towards the then current form of public housing. However, in Canada, the influence of community attitudes on the development of public housing or successive programs, either in principle or in the case of particular projects, has not been studied to any extent. As Cullingworth (1981) has observed in his review of Canadian housing policy research; "In [light] of the widespread view that it is community attitudes which prevent the development of public housing, it is

sad that the issue has not been subject to rigorous study" (p. 31). Furthermore, Cullingworth finds that "[c]ommunity attitudes towards the location of particular public housing projects are, of course, strengthened by wider social attitudes which are averse to public housing in principle" (p. 31).

This chapter will focus on these two dimensions of attitudes towards social housing by examining the relationship between both public/ideological attitudes and local/community attitudes and social housing. While an individual may, or may not support the provision of social housing in principle, as a local resident in a host community one's attitude toward a particular housing development is derived from a spatially determined set of beliefs and attitudes upon which the acceptance of that development primarily depends (see Chapter 2). Thus, one's attitude to social housing in principle mediates, but does not fully determine, one's attitude towards a particular project. Rather, one's response is determined by a combination of wider social attitudes, and more critically, the degree to which the project in question is perceived to affect both the personal residence and the immediate community. Thus, even though the public generally acknowledges the need for lower income housing, local communities resist the location of such housing based on nuisance arguments and/or concern for property values or social status (see Chapter 4).

### 3.1 Pre-World War Two Period

The first initiatives in housing policy undertaken by the Federal government were induced (and justified by the government) by a decrease in employment, or a housing shortage. In the post World War One period, a country-wide housing shortage prompted the Federal government to authorize loans to the provinces for the immediate construction of houses, invoking the War Measures Act to do so (Curtis Report, 1944, p. 25). In 1935, with the passage of the Dominion Housing Act, the Federal government attempted to raise employment levels by authorizing loans for middle and upper income housing so as to attract investment activity to the housing sector (Dennis & Fish, 1972, p. 127). In 1938, with the passing of the National Housing Act (NHA), loans could be authorized to local housing authorities who would provide housing with fixed low rentals for low income families; however, municipalities were required to limit tax levels on the units and thereby subsidize them (Dennis and Fish, 1972, p. 127). This was the first provision for social housing sponsored by Federal government. However, no units were produced under the 1938 NHA provisions. While one author has attributed this outcome to provincial delays in enacting complementary legislation, in addition to wartime economic conditions (Wilson, 1959, p. 220), the Curtis Report (1944) noted that property tax reduction functioned as a disincentive for local governments to provide low income housing (p. 196).

### 3.2 World War Two and the Post-War Period

In 1941, the Federal government was forced to intervene in the housing market at critical centres of wartime industry production due to the influx of labour to these locations; the hesitancy of the private sector to invest in these localities induced the Federal government to deal with the crisis by forming the crown corporation War Time Housing Limited (Wilson, 1959, p. 220). Wilson characterized public response to the first direct federal government intervention in the housing sector as follows.

In that five years from 1941 to 1945 over 19,000 units were constructed and psychologically Canadians crossed the hurdle of an almost universal abhorrence of the idea of state-owned housing (p. 62).

To understand this characterization we can look to the reaction of the returned veterans for whom 27,000 more houses were built between 1945 and 1949; the veterans expressed an interest in owning these houses in order to become a more normal part of the suburban population (CMHC, 1971, p. 11). Thus, government housing was perceived to be tolerable in a crisis, but was considered an aberration under peace-time conditions. For the veterans, tenancy in government housing implied that they were dependent, and therefore they wished to eliminate the stigma they perceived to be incurred under such conditions.



### 3.3 Slum Clearance and Urban Renewal

In 1944, the NHA was amended to introduce federal assistance for slum clearance if the cleared area was to be used for a low rental housing project (Dennis & Fish, 1972, p. 128). This provision, which was similar to a recommendation made in the Curtis Report (p. 19), marks the preoccupation with slum clearance evident in the post-World War Two period. The Curtis Report, which formed part of the Report of the Advisory Committee on Reconstruction (1944) laid great stress on the reconstruction theme. This accounts for the role that slum clearance played in the implementation of low income housing provision in this early period and throughout the fifties. The existence of slums was perceived by government authorities, and the public, as a crisis condition due to the fiscal and social stresses that the slum areas imposed on their municipalities (Curtis Report, p. 195). The Curtis Report, although recommending a comprehensive response to the low income housing problem, nonetheless made independent arguments for low rental housing provision based solely on slum clearance considerations (p. 193). Hence, the development of low income housing in concert with slum clearance schemes appears to have been relatively well-received in local communities as the benefits to be gained coincided with the interests of municipal authorities, and the wider community. In his study of Regent Park in Toronto, (the first slum clearance/public housing development in Canada, begun in 1947), Rose (1958) shows that negative attitudes towards this development primarily stemmed from the increased property tax burden imposed by the financing

of such housing from municipal revenue (pp. 63-102).

### 3.4 Public and Community Attitudes Toward Public Housing in Canada

In 1946, the Federal government established the Central Mortgage and Housing Corporation (CHMC) to administer the NHA. Initially, the function of CHMC was to expedite housing programs aimed at increasing private production. Over the decades this role has continued to predominate, although amendments to the NHA at various junctures have increased CMHC involvement with social housing programs. In 1949, the Federal government attempted to induce the provinces to assume their constitutional responsibility for housing concerns by introducing the first federal-provincial cost-sharing provisions (75%-25%) for the production of public housing (Dennis & Fish, 1972, p. 129). However, the timing of the transfer of the initiative for public housing provision has been aptly criticized by Carver (1975), who writes:

Surely everyone must know that the provinces had not shown the slightest interest in social responsibilities for housing, provincial legislatures were still dominated by rural voters and were most unlikely to show any leadership in solving the very difficult problems of low-income people in the centres of the big cities...(p. 110).

Indeed, up to this period most of the lobbying and action for low income housing provision had come from citizen groups and municipal authorities. [10] Very little production occurred under the

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[10] See Rose (1959) for an account of the role of the citizen group and the municipal agency behind the organization of the Regent Park public housing development in Toronto in the late 1940s and the early 1950s.

1949 subsidized housing provisions; from 1949 to 1961, 10,520 federal-provincial rental units had been completed or were under construction, representing one per cent of the total national housing market (OAHA, 1964, pp. 39-40).

Under pressure from local housing authorities, amendments to the NHA in 1964 broadened the scope of urban renewal and permitted public housing loans (for ninety per cent of costs) to provinces and municipalities as a substitute for the partnership approach (Dennis & Fish, 1972, p. 129). The 1964 NHA Amendments put CHMC in a position of an approving authority for insured loans, a role CMHC had been playing in the private housing sector since 1954. Although this provision did not result in an immediate increase in low income subsidized housing starts it did provide an incentive in the development of the various provincial housing corporation which were organized throughout the the 1960s (CMHC, 1983, p. 48). A national study of public housing commissioned by the Ontario Association of Housing Authorities (OAHA, 1964) provides a cursory review of the nature of attitudes towards public housing then current.

Possibly as an unfortunate consequence of the property basis of municipal taxation, homeowners tend to look upon themselves as more responsible, desirable, and politically influential citizens than tenants. For somewhat related reasons, the occupants of single family houses tend to consider themselves and their way of life superior to those who dwell in row houses and apartments. Homeowners are constantly banding together in most Canadian municipalities, to resist the intrusions, or even the proximity, of those who instead of making mortgage payments make rental payments to a landlord. .... The stratification instinct, which seems to be an inherent human characteristic, runs counter to the current social and physical objectives of community planning which strive to bring together,

in the interest of diversity, not only the multiple and single dwellings and their dwellers but people at different social and economic levels. Indeed, it has been apparent in several widely separated Canadian situations that a hostile local reaction to a low income housing project was generated as much by distrust of the rental and multiple aspect as it was by misgivings about the social and economic characteristics of the tenancy (p. 34).

This passage outlines the inherent conflict between tenants and owners, and identifies two of the central issues producing locational conflict. The increased density produced by multi-housing conjures up images of overcrowding and (it is claimed) the creation of slum conditions which depress adjacent property values and place increased demands on community services and facilities. Local residents perceive the higher density as over-burdening existing facilities or services, or in some cases, as precipitating an increase in taxes, and not necessarily for the kinds of facilities and services normally associated with a community which is predominantly made up of single-family dwellings. Moreover, tenants are stereotyped as transient because they do not have a vested interest in concrete financial terms in their residence, and by extension little commitment to the surrounding community. The image of subsidized multi-housing for non-senior lower income households only exacerbates these perceptions. The OAHA study characterized public attitudes towards social housing in the following manner:

Misunderstanding of the basic factors that necessitate subsidized and low rental housing lead the general public to attribute this necessity to an ineffectiveness of character, ambition and worthiness in its tenants. This misunderstanding underlies public apathy and hostility. We are still very much in the educational crusading phase of the low income housing movement.

.... The strength and weaknesses of the present system are fundamentally the strengths and weaknesses of general public feeling about low income housing. Misunderstanding, hostility and neglect, all mirror individual and collective Canadian attitudes to social housing, Municipal, Provincial, and Federal levels of government, the Crown corporations, Housing Authorities and private enterprise are less to be praised and blamed than the acceptance, rejection or indifference of the Canadian public. Unless understanding of the need and nature of a comprehensive approach to housing is awakened nothing significant can be accomplished. The primary task is to achieve public understanding of the problem and support for its solution (p. 51).

Evenso, notwithstanding the benefits to be sought by increasing public awareness about the problem of housing affordability for the lower income stratum, it remains likely that particular social housing developments will still have to contend with locational conflict even where, ideologically, attitudes are sympathetic to the need for social housing programs.

Throughout the 1960s, Canadian social housing policy moved away from a "philanthropic" view to a concept of "human rights":

The philanthropic point of view is that those who suffer from bad housing conditions ought to be rescued from this situation and put into housing which conforms with the accepted standards of health and decency. The "human rights" point of view starts with a distaste for anyone being identified as the object of charity; to be identified as a tenant of public housing is, perhaps, even more insidious than being identified as someone who lives in a slum (CMHC, 1970, p. 70).

Hence, it is clear that a philanthropic perspective would support slum clearance and rehousing measures, whereas a human rights perspective would support access to a basic standard of housing as an on-going program. This perspective was summed up by Murray (1965), (the principle author of the 1964 OAHA report), in the following:

The objective of housing policy must be achieved with the minimum of social and economic isolation and categorization [of housing consumers]. This basic social principle calls to question the present form of public housing characterized by projects, tenanted by a socially and or economically disadvantaged segment of the larger community and physically identified as such (p. 83).

Therefore, Murray envisioned;

...[a] very broad program of assisted moderate-income housing...(private and public non-profit)...upon which there should be superimposed, on a personal and unidentified basis, supplementary subsidies and social facilities for the extra large family, the sick, the poor and shattered family or individual. Recipients of such supplemental assistance would neither be identified in the total community or gathered by the housing procedures into projects. Social housing would thus be more in the nature of a "utility" rather than a welfare operation (p. 83).

Thus, as originally advanced in the OAHA Report (1964), Murray called for a shift away from "projects" in favour of finer-grained developments, physically integrated by being basically indistinguishable from their surroundings, and developed to serve a range of households with low to moderate income levels (p. 85). In terms of physical design, this is in fact the direction in which private non-profit, municipal non-profit, and co-operative housing has evolved, although these programs have come to serve middle income households as well.

### 3.5 The Demise of Large-Scale Public Housing

In 1967, the advent of a housing shortage prompted the Federal government to commission the Task Force on Housing and Urban Development to study the situation. With regard to lower income social housing policy, the Task Force was especially forceful in its condemnation of the public housing program and the urban renewal program. The Report of the Task Force on Housing and Urban Development became popularly known as the Hellyer Report (1969), after its chairman Paul Hellyer. According to Rose (1978, p. 263) the Hellyer Report exhibited some overt biases: in particular, the Task Force deplored the use of multi-housing for family dwellings, and it apparently rediscovered the fundamental desire of Canadian citizens to own their own single-family dwelling (which the Hellyer Report characterized as a reaction to dissatisfaction with the tenant-landlord relationship). The Hellyer Report went as far as to espouse homeownership as a Canadian norm;

...there continues to be widespread, if not universal, support for the time-worn concept that the homeowner is a better citizen of his community and his country than a tenant and that to have one's roots in the soil of home-ownership is to be stabilized against the vagaries and pressures of modern society (p. 17).

According to the Task Force, the main criticism of public housing policy lay in the fields of sociology and psychology:

The big housing projects, have become shelters of the poor. They...have too many "problem" families without adequate social services and too many children without adequate recreational facilities. There is a serious lack of pride which leads only to physical degeneration of the premises themselves. The common rent-geared-to-income formulas do breed disincentive and a "what's the

use" attitude toward self and income improvement. There is a social stigma attached to life in a public housing project which touches its inhabitants in many aspects of their daily lives. If it leads to bitterness and alienation among parents it creates puzzlement and resentment among their children. Or as one teenage girl so plaintively and graphically put it in Toronto, "all I know is that I live in Regent Park" (pp. 53-54).

In their assessment of public housing, the authors of the Hellyer Report accentuated the stigma they perceived, and to some extent had occasion to observe, in public housing projects. To substantiate their argument the Task Force cited a study of five public housing projects in Toronto, commissioned by the Task Force itself;

...public housing cannot be a solution for a conglomerate of social and economic problems. [Public housing] has produced a new, unique, complex conglomerate of social and psychological concerns (p. 54).

As a compromise, in an attempt to approximate the environment of the single-detached dwelling, the Task Force recommended the widespread use of low-rise structures for public housing for families, with every unit having its front door on the street, and additional living space in a private rear garden (p. 56). Finally, the Task Force recommended the suspension of large public housing projects pending a thorough research program into the economic, social and psychological issues of public housing.

Four years later, in a study commissioned by CMHC, (but released independently of CHMC), similar-sounding criticisms were raised against public housing by Dennis and Fish (1972). By comparison, however, the analyses in the Dennis and Fish study were more rigorous than in the Hellyer Report, and the authors sought



concrete alternatives to public housing, as opposed to the curtailment recommended by the Hellyer Report. By contrast, the Dennis and Fish study was not biased against multi-housing in principle, and exhibited no bias towards single-family dwelling ownership as was expressed in the Hellyer Report. The Dennis and Fish study did however recommend the suspension of the public housing program in its then current form for the following reasons:

This report strongly recommends that the public housing program in its present form (the construction of new highly-subsidized units to be owned by the public and occupied only by the poor) be abandoned. Some of the reasons for so doing are contained in our review of program performance: the poor locations found for residual [welfare] housing; problems of design caused by cost cutting or attempts to build outstanding housing for the poor; high density, high-rise housing dictated by cost concerns; insensitive management that treats public housing tenants as welfare clients; the negative attitudes of administrators, surrounding neighbourhoods, and the public generally. All are aspects of the stigma inherent in a program aimed only at the poor (p. 218).

The major difference between the Hellyer Report and the Dennis and Fish study is that the former directed its major criticism at the product, whereas the latter examined both the product and more importantly the program and process by which public housing was being produced.

Dennis and Fish subsequently recommended the implementation of shelter allowances in combination with a public housing program targetted to a broader income band. As they argued, in such a program; "Low income tenants would no longer be subjected to the stigma of a welfare service" (p. 218). In addition, the Dennis and Fish study criticized the poor locations that public

housing was relegated to by virtue of its welfare role and associated stigma. The Dennis and Fish study pointed out that poor locations/sites were due to the following factors: 1) to keep the costs of the program down public housing was developed on less expensive land (pp. 182-183); 2) developers reserved better locations/sites for the private market (p. 195); and 3) neighbourhood opposition to rezoning for public housing prohibited development (p. 195).

The Dennis and Fish analysis of public housing locations pointed to the relegation of public housing to peripheral and/or marginal sites in addition to poor access to public transportation and community amenities (p. 182). In some cases, the clustering of public housing with other low income projects, such as entrepreneurial or assisted home ownership housing, effectively created the conditions for a ghetto to develop (pp. 183-187). The recommendations made by Dennis and Fish (1972) most closely followed the arguments set out earlier in the OAHA study.

Hopefully, if social housing is no longer aimed at the poor, its environmental quality can be improved. Attempts to build housing which is "just good enough for the poor" will be abandoned. Pressure from the middle income group will result in better locations, improved design and more responsive management (p. 22).

Hence, income mixing became an instrumental factor in the reform of the public housing program, although it has been widely criticized for reducing the number of units which serve the target group. In the following passage, Rice and Lewis (1982) note that the negative assessments contained in the Hellyer, and Dennis and Fish reports have severely limited the ability of the existing

programs to serve the target group.

The two reports had made clear that although there had been sufficient political support to initiate some social housing projects in the 1950s and to expand these programs in the 1960s and early 1970s, the nature of the projects had stiffened opposition to social housing. Opposition had been strongest in small towns and cities, and suburban communities, and because social housing required local initiatives during the 1950s, the few projects undertaken were mainly confined to central cities as part of urban renewal. But the creation of new high-priced, high-density multiple unit ghettos for the poor did nothing to erode local opposition. Even during the 1960s, when large numbers of smaller scale, low-rise projects were built on the undeveloped land on the peripheries of urban areas, many towns and cities successfully blocked the location of any family social housing in their communities. The two negative assessments had hit a responsive chord and even the most ardent supporters of social housing realized that it could not continue in its present form (pp. 3-4).

Even the small-scale low-rise public housing developments that were "virtually indistinguishable from moderately priced housing built for the private market" (Dennis & Fish, 1972, p. 185), failed to alleviate local opposition. Rather, opposition to public housing centred on: (1) the stigma attached to the welfare (residual) role exemplified by housing targetted to lower income tenants; and (2) the behaviour associated with low income tenants in social housing. As the Canadian Council on Social Development (CCSD, 1977) noted in their review of social housing, "the reason most often given for discontinuing public housing programs, especially for families, is the concentration of families with social problems that characterize many public housing projects" (1977, p. 75).

Thus, by the mid-1970s a policy of income mix began to be introduced to social housing programs in Canada. [11] However, as income mix has reduced the number of units available to meet the housing needs of low and moderate income households, it has been widely criticized by several sources for diverting resources from the neediest group (CCSD, 1977, p. 76; Patterson, 1978, p. 296; Rice & Lewis, 1982, p. 5; Ontario Ministry of Municipal Affairs and Housing (OMMAH), 1981, p. 48; Nielsen Report, 1986, pp. 24-25). However, as a B.C. government spokesman stated this dilemma:

Without a social mix, municipalities just won't permit public housing. Municipalities formerly stalled public housing because they didn't want low-income ghettos. With this new policy local governments are more receptive and housing is being built more quickly (CCSD, 1977, pp. 75-76, as quoted in Vancouver Sun, May 30, 1975).

And from the view of local housing agencies, Rose (1978) has pointed out that;

If, as seems desirable, the housing management organization created under federal-provincial-municipal auspices considers the need for housing as the prime determinant in selecting families for accommodation in relatively scarce public housing, the social situation in such housing projects becomes a deterrent to normal

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[11] British Columbia was the first province to initiate a policy of income mix in public housing; whereby 60 percent of the units were allocated to persons in the lowest third of incomes within the market area; 35 percent to persons in an income range above the lowest third up to a level where 25 percent of income equates with current market rents for new, comparable housing in that area; and the remaining 5 percent to persons with incomes higher than the latter (CCSD, 1977, p. 76).

family life on the one hand, and an obstacle to further public participation on the other. [Hence] need is not the only criterion because the desire of social viability (community) within the housing project itself is central in the thinking of every intelligent public housing administrator and because the size of the available accommodation is a factor which must be taken into consideration (pp. 266-267).

Similarly, housing agencies in the United States began to pursue a policy of income mix as early as 1964, and more specifically since the passage of the Housing and Community Development Act of 1974. This Act stipulated that economically mixed housing as opposed to concentration in one class developments shall be the goal of social housing programs (Bryan, 1974, pp. 367-374). The integration of tenants of different socioeconomic strata in social housing is held to promote a stable residential environment for the benefit of both the tenants, and the surrounding neighborhood. Interestingly, no research has been uncovered which examines the effect which income integration in social housing projects has on the attitudes of local residents to specific housing projects.

### 3.6 The Development of Non-Profit Housing in Canada

In Canada, a policy of income mix was incorporated into the non-profit and cooperative housing programs in 1978, with the passage of Section 56.1 of the NHA. Though not recognized formally by legislation, income integration has become one of the implicit objectives of the non-profit and cooperative housing programs. As the following passage indicates, income mix was incorporated as a direct response to the negative community attitudes surrounding the old public housing program.

In addition to providing a means for viability, the integration of different household income groups is seen to be a desirable end product for the programs. For example the 1978 CMHC Annual Report states that the Non-Profit Program has made possible "the phasing out of the old public housing program which tended to isolate low-income people in favour of ... the Non-Profit and Cooperative programs which allow a more acceptable blending of population groups and are more responsive to the plans and priorities of local governments".

In part the emphasis on income mix was a reaction to the social and community acceptance problems which faced large-scale public housing projects in the 1970s. In addition, it has been argued that social benefits accrue to the households involved when there is diversity in household income and composition (CMHC, 1983, pp. 53-54; see also p. 3, and p. 162).

However, in the 1983 CMHC evaluation of the Section 56.1 programs income mixing came under strong criticism.

...it must be recognized that the Section 56.1 programs operate under constraints which limit their ability to focus on the target group. The moderate success achieved in serving the target group has been accomplished in the context of a program design which reflects the unstated objective of achieving a mix of income levels among Section 56.1 households. [12] Thus the ability of the programs to focus on the target group is limited (p. 91).

More recently, the Report of the Task Force on Program Review, known popularly as the Nielsen Report (1986), indicated that the Federal (Conservative) government favours the restriction of supply subsidies to those households which are primarily of low income and who demonstrate "core need" (p. 31). [13] As

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[12] Between 47 and 69 per cent of households in Section 56.1 developments were of low or moderate income (as of 1983) depending on the income criteria used (CMHC, 1983).

[13] Core need is defined as those households who are of low income and must pay 30 per cent or more of their annual house-

stated in the Nielsen Report:

Some critics suggest that it is the 100% low-income feature of public housing that created problems and the solution is to serve a mix of income groups. Others argue that it is the size and concentration of public housing that causes problems and that community resistance can be avoided with appropriate project design, acceptable project size and improved project management.... Should small-scale public housing be re-introduced it could be delivered through municipal non-profit housing corporations and renamed to avoid community resistance on the basis of past prejudices (Nielsen Report, 1986, p. 61).

However, the type of social housing developments envisioned in the Nielsen Report implies a return to the form of socioeconomic segregation under which the public housing program elicited negative perceptions, and was consequently stigmatized. Whether such a policy, at this time, will result in a return to trenchant negative attitudes toward social housing needs to be considered. The relationship between community attitudes and social housing indicates that community resistance to the type of developments envisioned by such a policy can be reasonably anticipated.

### 3.7 Summary

This chapter has reviewed the influence which community attitudes have had on the evolution of social housing policy. In particular, the major modifications in the design and user characteristics of social housing (for non-senior households) can be traced, in part, to the response of local communities to past programs. This study takes the view that community attitudes

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hold income on rent.

will continue to influence the location and form of social housing. In the next chapter, specific studies are reviewed which examine community attitudes toward social housing from theoretical and case study perspectives.



CHAPTER 4  
COMMUNITY ATTITUDES TO SOCIAL HOUSING

Introduction

The purpose of this chapter is to review selected research which examines community attitudes towards social housing developments or programs, both in theory and in particular settings. [14] A review of the literature indicates that more research has been undertaken in this subject area in the U.S. than in Canada. In the U.S., negative attitudes towards particular public housing developments or programs are exacerbated by prejudicial attitudes towards the minority racial groups served by public housing programs, most notably lower income blacks. Thus, in the U.S., much of the research in this area directly or indirectly involves attitudes towards racial groups. By comparison, though Canada is not without problems of racial discrimination in housing, the race issue does not appear to comprise a major factor within the overall context of social housing. [15] Hence, the U.S. research reviewed in this chapter has been selected for its general applicability to the Canadian context, and studies which mainly pertain to the race issue have been.

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[14] The term social housing will be used in reference to all supply-side government supported housing activity. Where the discussion pertains to a specific housing program, (e.g., public housing, non-profit housing, cooperative housing, BMIR housing, etc.), the applicable term will be used.

[15] See CCSD (1979) for a cursory review of the problem of racial discrimination in housing in Canada.

avoided.

The studies which have been selected for review will be presented according to the following categories:

- 1) Research which is based on a theoretical exploration of attitudes pertaining to public/social housing, primarily as regards the location of such housing.
- 2) Research which is based on the effect which a particular public/social housing development has on its surrounding neighbourhood and/or the relationship between the development and the neighbourhood.
- 3) Research which is based on an examination of an actual conflict pertaining to the location of a particular public/social housing development.

Though the studies occasionally overlap, these categories have been established in order to clearly indicate the focus of these studies as conceived by their authors.

#### 4.1 Community Attitudes Toward Social/Public Housing: A Review Of Selected Theoretical Research

In a comprehensive study of residential land use in the U.S., Perin (1977) underscores her analysis by noting that the family is a "sacred institution and the fundamental institution of our society" and the house in the single-family zoned community represents, both symbolically and functionally, the ideal environment for the life of the family unit:

A sacred quality endows both the family and its "home", sacred in the sense of being set apart from the mundane and having a distinctive aura. The proposition is, I suggest, that in the hierarchy of land uses all those below [this] apex partake of less of the sacred quality, but when one follows those "natural and orderly processes of progress", if one engages in "competition and "gets ahead", then one can achieve the ideal family existence, fulfilling both the American Dream and the

American Creed. Any other residential dwelling...is a "compromise" with those ideals (p. 47).

To substantiate her argument, Perin points to the landmark legal decision, Euclid vs. Ambler, which established the constitutionality of zoning in the U.S., in which a development application for an apartment house, presumably to be occupied by families along with other households, was classified as a business or trade properly excluded from residential districts (p. 47). According to Perin, and others whom she cites, the societal concern to provide a residential sanctuary, protected from non-conforming and/or noxious uses has been primarily responsible for the development of zoning (pp. 44-49). In addition, because the house is acquired through personal investment, and will be sold at some future point, Perin argues that the identification of the "the homebuyer as a small-scale trader is important to understanding the lack of support for regional planning as well as the potency of exclusionary stances" (p. 133; see also pp. 133-138).

Perin finds that the concern for property value depreciation amongst homeowners arises because prices in the home resale market are related to the continued desirability of a home in any given community (p. 129). In her exploration of homeowners' perceptions of the effect of lower income housing on surrounding property values, Perin finds that:

Lower income housing nearby is believed to lower the resale price of single-family housing because, I suggest, of a fear that the rate of appreciation will be slowed down. The threat to the homebuyer's permanent income strategies is the possibility that the house investment will take more time to earn less. Publicly owned housing - about which there is the greatest of outcry by homeowners - never appreciates because its

market value is never tested. Because it provides no rising values to influence [positively] the properties nearby, neighbourhoods of owners oppose it. This static characteristic of public housing (occupied as well by a permanently transitional category of people) is what makes neighbourhoods...so inimical to it (p. 143).

Within the residential real estate and development industry Perin found wide acceptance of the belief that the introduction of apartments depresses existing property values in single-family neighbourhoods because they are perceived by single-family homeowners to create negative externalities and/or lower the social status in the residential environment (pp. 137-138). [16]

Abrams (1955), in his study of the causes underlying prejudicial attitudes as a factor in socioeconomic and racial stratification in housing, identified early on the emergent role of social status in residential location. Abrams argued that in the development of the suburban community the aspect of social status assumed greater importance as the suburban class sought to exclude the remaining negative vestiges of city life, namely the lower socioeconomic classes and racial minorities (pp. 137-149; see also, Huttman, 1969, p. 625). As Abrams writes;

Status has become more emphasized than ever since the rise of the suburb where social deterioration now affects value even more than physical deterioration does. .... [W]ith the rise of income and the leveling

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[16] The increasing popularity of private housing "estates", comprised of either single-family dwellings or multi-dwellings, within residential subdivisions, is an indication of the continued preoccupation of homebuyers and the real estate industry with preserving property values and social status.

of some social and economic groups, a different pressure set in for new marks of prestige and status. The neighbourhood one lived in became a main index and new protections had to be devised to resist any assault upon it (p. 140).

In North America, "protections" have come largely in the form of local zoning ordinances as well as the development and marketing practices of the residential real estate industry.

More recently, however, as Davis (1977) has observed, the increasing costs of providing suburban single-family housing development, in both economical and ecological terms, has resulted in a re-evaluation of North American attitudes toward higher density housing forms (pp. 1-10). Davis suggests that "[a] new goal for housing may be to maintain the features and amenities of the single family house while aggregating many more units on a single site for economy's sake" (p. 3). [17] These circumstances have had the effect of both necessitating and legitimizing the development of multi-housing forms which attempt to combine the salutary features of the single-family dwelling with the economic efficiency of higher density land use. [18]

With regard to the non-market housing sector in the U.S., Montgomery (1977) notes that the negative stigma and social disorganization attributed to high rise, high density public housing led to the development of the Below Market Interest Rate (BMIR) federal housing program in the 1970s (pp. 103-108).

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[17] Davis describes the conflict as "the house versus housing" (p. 3).

[18] In addition, the emergence of condominium tenure has also contributed to a positive re-evaluation of higher density housing forms (Montgomery, 1977, pp. 95-96).

According to Montgomery, the BMIR housing program was noteworthy for;

...utiliz[ing] the institutional apparatus of the market sector with very little interference or change. Predictably, then, these programs tended to favor the same design ideas that had emerged in the private sector. High density, low-rise housing predominated...and [BMIR] projects generally looked like somewhat stripped versions of the condominium vernacular (p. 108).

These observations suggest that the adaptation of the design practices of the market sector to the non-market housing sector has evidently made lower income housing more acceptable to local communities.

In a study of public housing in Windsor, Ontario, Onibokun (1971) evaluated the physical and social environment of several public housing projects. As was discussed in the preceding chapter, public housing came under increasing criticism about the time which Onibokun conducted his study. Onibokun looked at the relationship between the design of public housing and what he called the "relative habitability" of public housing. In a survey of tenants, Onibokun measured stigma in terms of its effect on the "habitability" of each of the respective projects. Onibokun found that the residents who felt the greatest stigma lived in the developments which demonstrated the highest negative "habitability" scores in terms of their "environment subsystem" (p. 192). To explain, these developments demonstrated physical crowding of structures, lack of recreation space, poor quality of housing materials, and poor maintenance (pp. 191-195). Thus, Onibokun recommended that standards of habitability be incorporated into public housing design whereby "the psychological

satisfaction of the tenants could be greatly increased and whether "public housing" is stigmatized or not by the public will not bother the tenants very much" (p. 195). Onibokun's research emphasized the connection between the stigma which the tenants felt and the deficient physical housing conditions which they inhabited.

Huttman (1969), in her study of stigma in public housing in the U.S. and Great Britain, emphasized that the stigma attributed to public housing derives from the concentration of a group of households, whose dependency labels them as deviant, in a housing environment which runs counter to the housing norms of the surrounding community (see in particular Chapters IV, VIII, IX, and XI). Moreover, Huttman argues that the selective targetting of public housing, as compared to the universal application of other welfare-state programs, such as public hospitals and health care, public schools, and income insurance, also contributes to the stigma attributed to the program. Thus, one of the more pervasive images through which stigma is attributed to public housing is the perception which non-users have of public housing tenants, and the type of behaviour associated with dependency/deviancy.

Gruen and Gruen (1972), in a survey-study undertaken to guide the public housing allocation plan of the Dayton, Ohio region, examined suburbanites' attitudes to the prospect of locating low and moderate income housing in their existing community. Gruen and Gruen identify numerous assumptions about the fears which suburbanites have concerning the potential impacts of

low and moderate income housing on their neighbourhoods. Specifically, they were interested in ascertaining the overt reasons why lower income groups were perceived as threatening. In their survey questionnaire, Gruen and Gruen had respondents indicate "the importance" of reasons frequently given for objecting to the location of lower income housing in middle income communities (in all, 10 reasons were specified by Gruen and Gruen in the questionnaire). If the data of the Gruen and Gruen survey are organized according to the descending importance attached to each reason, the data suggest the following three distinct tiers (see Table 4.1). [19] The common element in tier one is a concern for the preservation of property values. The common element in tier two is the concern for the social attributes of the newcomers. In tier three, the concerns are more particular to subsets of the sample (e.g., item 3.1 would have greater relevance to respondents with school-age children).

The high incidence of importance attached to preserving property values indicated to Gruen and Gruen that there is an almost universal concern among homeowners for this factor (1972, p. 65). As regards tier two, by comparison, Gruen and Gruen note that the respondents in areas with relatively higher social status were more likely to attach importance to social status concerns as listed in tier two.

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[19] The following tabulation/interpretation is my own method of categorizing the findings provided by Gruen and Gruen.



Table 4.1. Anticipated Effects of Housing for Low and Moderate Income Housing.

Anticipated Effect	Frequency Response (%)
<u>Tier One</u>	
1.1 Property values would drop.	84
1.2 The neighbourhood would become less stable.	83
1.3 Housing maintenance and conditions would decrease.	82
<u>Tier Two</u>	
2.1 There would be a decrease in law and order.	73
2.1 Property taxes would increase due to the need for increased services.	67
2.3 These people would not fit in with the rest of the community.	66
2.4 The neighbourhood would face a drop in social status.	63
<u>Tier Three</u>	
3.1 The quality of schools would decrease.	56
3.2 There would be a change in the character of the neighbourhood with shopping facilities catering to new groups' needs.	53
3.3 These people would be a bad influence on my family because they don't believe in the same things we do.	38

Source: Gruen and Gruen (1972); note that the wording of the "Anticipated Effects" is reproduced as found in the source.

As Perin (1977) has observed, homeowner opposition to public housing which stems from a concern for preserving property values is perceived by homeowners of all income classes as a right (p. 134; see also pp. 150-151). Concern for property values reflects an objective orientation, whereby homeowners are able to point to the harm posed by the negative externalities stereotypically attributed to lower income housing developments. As Gruen and

Gruen conceive the argument;

...., the direct affect of the new resident[s] may not be as important as the results occasioned by [their] arrival. If the new residents alter the ability of the neighbourhood to attract and hold the home buyers and renters of the class that originally inhabited the neighbourhood, then, the overall level of maintenance will tend to drop. Such a result follows because a drop in the income level of the neighbourhood residents would mean that, all other things being equal, the new owners of property would have less to spend on maintenance and repair (p. 98).

Hence, Gruen and Gruen recommend strongly that the physical housing elements of public housing be compatible with the existing neighbourhood standards, in order to maintain "the ability of the neighbourhood to attract and hold those who can and will pay to preserve present levels of maintenance" (p. 99). [20]

By contrast, homeowner opposition which stems from a concern for protecting the status of a neighbourhood reflects a subjective orientation, which highlights prejudicial attitudes underlying the exclusion of lower income households. Hence, despite the inclusion of equivalent physical design and maintenance standards, the fact that a development introduces a lower socioeconomic class into a neighbourhood may be all that is required to incite opposition, or the cycle of invasion (and succession) described by Gruen and Gruen, and feared by homeowners. Thus, recommendations for integrating low and moderate income

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[20] In her study of stigma in public housing, Huttman (1969) noted that stigma also derives from program design criteria which stress "minimum charity", and "non-competition" with the private sector (pp. 508, 519), or an institutional "project" look with its connotation of housing for the deviant (pp. 505, 509).

housing which concentrate on the physical design problems, though necessary, represent a partial solution in that they do not address the negative perceptions which homeowners and private tenants have of those who are tenants of public housing. [21] In the next section both the property value depreciation and social status arguments will be reviewed more closely.

#### 4.2 The Effect Of Social/Public Housing on the Surrounding Community

The following discussion presents the findings of selected studies which examine the relationship between particular public/social housing developments and their respective surrounding community. First, the relationship between social/public housing and property value will be discussed, followed by an examination of the social effects of social/public housing on existing communities.

##### 4.2.1 The Relationship of Social/Public Housing to Property Values

Nourse (1963) first examined the effect of public housing on property values in the context of urban renewal. As outlined by Nourse, the relationship between public housing, in an urban renewal application, and surrounding property values is as follows:

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[21] As argued by Perin (1977), lower income housing developments represent the invasion of "marginal" or "polluting" forces whose introduction creates a mix which dilutes the social status of an area thereby posing a threat to property values.

...the public housing program tends to increase [the] well-being [of low income tenants]. Nevertheless, if the welfare of these families were the only concern, they could be made better off by an equivalent income subsidy that they could spend as they wish. Therefore, the justification for the public housing program must be sought in its external effects on the surrounding community....

The change in site value of the neighbourhood in which a public housing project is built is one measure of part of the net social return necessary to justify construction of the project (p. 434).

Generally, the objective of urban renewal is to reclaim blighted areas by removing the fiscal liability of an area and by replacing it with an improved housing and/or commercial environment. If however, public housing developments in renewal areas perpetuate the cycle of blight, then clearly it would be difficult to justify such practices. Nourse found no support for the hypothesis that public housing developments raise the value of surrounding property, nor did he find that their location depressed values (p. 40).

Beginning in the 1960s, the stigma and the social problems associated with large-scale public housing led to the practice of building smaller developments, on scattered sites, in order to make public housing more physically compatible with the surrounding neighbourhood. [22] In the U.S., the BMIR (Below Market Interest Rate) housing program was established to produce such

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[22] In addition, since the 1970s, the most important factor in creating support for low and moderate housing appears to be the policy of income mix which has encouraged local communities outside of the inner city to accept social housing units for non-senior households.

housing for low and moderate income households. [23] Early on in the development of this program, research was carried out by Schafer (1972) to examine the effect of BMIR housing on property values. Schafer tested the hypothesis that location of BMIR housing would depress property values in an existing neighbourhood. As Schafer conceived the issue:

If BMIR developments reduce property values, it would have to be ascribed to the subsidy itself and its interaction with the unsubsidized population or to the presence of tenants who are destructive of private property and give the neighbourhood a bad reputation. Whatever the mechanism, whether property values decrease or increase is part of the social cost or benefit of the BMIR program. As such it should be considered in evaluating it and similar housing programs (p. 282).

Schafer examined the property values of two essentially equivalent middle class neighbourhoods; one in which a BMIR development was located (the test neighbourhood) and one in which there was no BMIR development (the control neighbourhood). Schafer found that the BMIR housing had no effect on property values, and he concluded that:

[The] result of no effect on property values is similar to Nourse's findings in the case of public housing. Since public housing involves substantially more subsidy than does BMIR...and since it did not reduce property values, the "shallower" subsidy should not have been expected to impair property values. Of course, Nourse was not examining subsidized housing located in white middle income suburban-like areas. This study did, and obtained essentially similar results (p. 285).

Schafer noted that the BMIR development involved did not appear

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[23] BMIR housing in the U.S. is comparable to the provincial/municipal non-profit housing program in Canada.

to be occupied by so-called "undesirables" - welfare families, unwed mothers, the poor, large families, and minority group members, thus he was unable to test the effect of their presence. However, as Schafer argued;

...in general, information about the housing market is tied to location; that is, potential tenants who live, work, or regularly pass through an area are more likely to rent units...in that area than potential tenants who have no contact with the area (p. 286).

Thus, Schafer suggested that the BMIR approach lessened the potential for units to be rented to outsiders. [24]

Following the research carried out by Nourse and Schafer, Rabiega et al (1984) noted that, apart from the former, very little literature exists which addresses the effect of the presence of public housing on property values (p. 174). [25] The issue, as conceptualized by Rabiega et al, is as follows:

...[the argument is that a] public housing site, particularly in a single-family residential area, would increase congestion, noise, etc. causing a disamenity and property value decreases. If amenity pertains, the property value would be greatest near the site and less as one moves from it; with disamenity, the loss would be greatest near the site....

There are also positive externalities which might exist and show no spatial patterns with regard to the site of public housing. For example, family projects bring large numbers of children to an area, perhaps the

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[24] This is a direct contrast to the provision of units in large-scale developments allocated by a centrally managed housing authority.

[25] An earlier and related study done by Rabiega and Robinson (1980), upon which the article by Rabiega et al (1984) was based, was commissioned by the Portland Housing Authority, Portland, Oregon, to guide their low and moderate income housing program.

critical numbers to economically maintain a neighbourhood school for all local residents (p. 175).

Rather than employ a control and test method as Schafer had done, Rabiega et al compared property values in several family neighbourhoods with a BMIR development to the average property value in the "host" county (pp. 175-176). In an earlier and related study, Rabiega and Robinson (1980) had found that awareness of particular BMIR developments declined with distance from the site (pp. 2-4). [26] Rabiega and Robinson subsequently divided the "impact zone" into three zones corresponding to a three to four block radius, (taking into account geographical or man-made obstacles), in order to be able to differentiate the effect of this distance-decay function they had identified. Applying this criteria, Rabiega et al found that:

Gains in [property values were], in fact, registered, but not equally among all nearby properties. Two separate functions can be seen to pertain: a disamenity function which is most intense at the site of public housing and a neighborhood amenity constant which is added to all nearby properties. Because the constant neighborhood amenity is eroded most severely by the site disamenity function in zone one [closest] and least, if at all, by it in zone three [farthest], the most distant zones show the largest gains from the pre-location baselines (p. 178).

The finding that disamenity, as measured by property values, decreased with increased distance from the site of public housing, indicated to Rabiega et al the significance of their neighbourhood amenity concept. As Rabiega et al argue:

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[26] A telephone survey of residents in the area surrounding the BMIR developments demonstrated that awareness of the housing developments decreased to 20% by the fourth block away from the development.

A policy of dispersed location of small scale public housing projects in inherently viable neighborhoods, then, compensates local homeowners for some degree of site-related disamenity with neighborhood amenity. This is reflected in sale prices over time. Not all owners are as well compensated, particularly those closest to the projects, but they are not damaged in the particular of property value (p. 179).

This accords with homeowners fears that the location of public housing means "that the house investment will take more time to earn less" (Perin, 1977, p. 143).

The crux of Rabiega's disamenity/amenity tradeoff argument is that social/public housing developments should be either (1) unobtrusive, in all respects, so as to reduce any negative externalities which occur to a negligible level; or (2) be as unobtrusive as possible while introducing a needed addition to the community population base which effectively takes up slack capacity in both private and public service delivery systems, especially where the existing community has a low to moderate population density (pp. 178-179). Thus, Rabiega et al suggest that one of the primary benefits of multi-housing is that it mitigates the economic inefficiency inherent in a low and even moderate density development pattern. However, the individualistic orientation exemplified by homeowners indicates that it would be difficult for them to assess the worthiness of the neighbourhood amenity/site disamenity trade-off argument.

In Rabiega et al, it would appear that the principal factor influencing both neighbourhood amenity and site disamenity was the unobtrusive nature of the small scale BMIR developments - all were of low-rise townhouse design of between 10 and 120 units.



This is supported by the findings of the telephone survey conducted by Rabiega and Robinson (1980, p. x). Nearly half (49.1%) of those who were aware of a BMIR development regarded its overall impact on the neighbourhood as neutral; a substantial minority (38.6%) regarded its overall impact as negative. As regards property values, over half (60%) who were aware of the BMIR housing felt its impact on property values was neutral; only a small minority (18%) felt that there was a negative effect. [27] Finally, many of those who were aware of the BMIR housing saw no differences in its impact on the neighbourhood from a similarly-sized private development (73%); however, many thought that any multi-housing structure would detract from the neighbourhood (80%). This latter finding indicates just how ingrained negative attitudes toward multi-housing developments can be despite the favourable evaluations indicated in the preceding findings.

#### 4.2.2 The Relationship of Social Housing to the Surrounding Community

As was the case with the relationship between social housing and property values, very little research has been undertaken with regard to the social effects of lower income housing on the surrounding community. [28] Perhaps the controversial nature of

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[27] These findings were interpreted by Rabiega and Robinson (1980) as "evidence that these public housing developments are in harmony with the neighbourhood both architecturally and socially" (p. 25).

[28] As Greenbie (1974) has noted, very little research has been undertaken which could be used to guide proposals to redis-

examining the relationship between a housing development and a surrounding community deters researchers for fear of inciting enmity between the two groups. It is generally held that the practice of income mixing as well as the design of smaller developments has improved the perception of the public as regards the social impact of low and moderate income housing on the surrounding community. Indeed, the lack of research in this area contrasts sharply with the wealth of research which has been undertaken on public housing as an environmental setting. There is a need to examine low and moderate income housing as an environment which must be integrated with the surrounding community.

Goldblatt (1966) took this perspective in her examination of the level of integration between two public housing developments and their surrounding community. [29]

In terms of their location and design, Goldblatt observed that both of the public housing developments were physically isolated from their surrounding community. First, both developments were located in isolated corners of their municipalities. [30]

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tribute the urban poor in middle class suburbs; as he writes, "relatively little consideration has been given to the question of the effect of the impact of people on other people" (p. 74).

[29] One, a large development of 347 units in a moderate income suburban neighbourhood in Scarborough, and the other, a medium sized development of 150 units in an upper-middle class suburban neighbourhood in Etobicoke. In case studies, Goldblatt examined the joint-use of community facilities and services in order to evaluate the level of integration between the two groups.

[30] These circumstances exemplify the observations made by

And secondly, in terms of their siting and design elements, both developments were composed of row housing in a quadrangle layout of interior (project) streets, forming a conspicuous contrast to the surrounding neighbourhood by creating an "institutional look" (pp. 15-17). [31]

Goldblatt found that both developments were perceived by local residents to introduce disamenity in a number of critical areas within the existing community. For example, single-parent, mother-led families were perceived to add a disruptive (possibly delinquent) element to the neighbourhood (p. 15). Educators encountered "an unfamiliar set of behaviour problems" in the public housing children which they attributed to a disorganized home life (pp. 20-22). In the upper-middle class neighbourhood, one educator observed "that public housing students and those of the neighbourhood will never completely integrate because the aspirations of the parents for their children are different" (p. 21).

[32] With regard to the joint-use of recreation facilities, Goldblatt found that the limited income of the public housing households, coupled with user fees, and poor transit access,

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Dennis and Fish (1972) in their assessment of public and low income housing location in Canada.

[31] The effect exemplifies the observations made by Bauer-Wurster (1957) about public housing in the U.S.; "The fact that [public housing projects] are designed as islands - 'community units' turning their backs to the surrounding neighbourhoods which look entirely different - only adds to their institutional quality" (p. 141).

[32] As Gruen and Gruen (1972) observed in their study "...the middle- and upper middle-class parent views the school as the prime institutional transmitter of class mobility" (p. 63).

reduced the opportunity for these households to integrate with the local residents (1966, p. 16-17).

In general, Goldblatt found that in the case of the smaller development, located in the upper-middle class area, homeowners were primarily worried that their property values would depreciate; while in the case of the large development, located in the working class area, homeowners resented public housing because they felt the tenants were getting something they had to work all their lives for (1966, p. 16). [33]

Goldblatt observed that the narrowly defined "minimum shelter" objectives of public housing resulted in a concentration of the poor and troubled poor. [34] Under these circumstances "the member of the public who happens to find himself living beside a 'seriously dependent and troubled' family is left to cope with the discomfiting behaviour of this family" (p. 22). Comparing public housing to a hospital, Goldblatt recommended the development of the "therapeutic community" which she described as the incorporation of social programs to accompany the location of public housing in order to facilitate the integration, and it is implied the acceptance of public housing in suburban communities (pp. 22-23). In concluding, Goldblatt argued that:

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[33] With regard to the latter, as Perin has noted, "residential land use patterns are...embodiments of the stages of life that are tied to natural, evolutionary processes over time. What is out of place spatially is thereby out of place chronologically" (1977, p. 50).

[34] See Rose (1969) for a discussion of the poor and the troubled poor in relation to public housing.

The physical and social isolation of the new suburban communities, combined with their incapacity and/or unwillingness to cope with the special needs of low-income families, creates, unsurmountable hurdles to integration, through joint use of facilities, for the public housing residence. It is this inaccessibility of services that creates the major problems of integration, rather than the differences or similarity of income between residents and their neighbours (1966, p. 23).

However, Cooperstock (1967) taking issue with Goldblatt, argued that the increased institutionalization implied by the "therapeutic community" would only reinforce the stigma attributed to public housing by users and non-users alike by perpetuating the translation of housing needs into stigmatized welfare solutions. [35] Hence, Cooperstock argued:

Dispersal of public housing tenants would require less services [and] would serve both those people and the rest of the community in a palatable manner (p. 8).

In addition, Cooperstock favoured the use of the rent supplement to facilitate mobility and to avoid the stigma of institutional solutions (p. 17).

In their evaluation of a private non-profit family housing program in Hamilton, Ontario, Lewis and Rice (1982) have prefaced their observations with the acknowledgement that community perceptions have heavily influenced the development of low and moderate income housing programs;

The ambitious expectation that social housing could be

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[35] See Rose (1969) for a discussion of the problem of transferring or diffusing responsibility for housing needs of lower income households to welfare institutions/agencies.

used to improve the urban environment by the high profile replacement of slums with good housing for the urban poor [has] been replaced by the minimalist hope that social housing for low-income families could at least be stopped from damaging a community, if the units were small in number and dispersed amongst higher income units. Invisibility has been the watchword since the early 1970s, and invisibility has been achieved by severely reducing units for low-income families.

The current reliance on [income] integrated projects is an attempt to build politically acceptable housing, but the small proportion of low-income family units in these projects make them ineffective and costly vehicles for housing low-income families. Thus, the basic problem remains: how to provide a large number of inexpensive units that are sufficiently neighbourhood sensitive to generate rather than erode political support (p. 6).

Lewis and Rice argue that three general conditions must be met in the provision of social housing (p. 7):

- 1) Cost effectiveness.
- 2) Tenant satisfaction with the unit and the neighbourhood.
- 3) Neighbourhood support for social housing.

They have applied these criteria, particularly 2 and 3, in a general manner in their evaluation of the Hamilton case study.

In the Hamilton program, a private non-profit group is buying and rehabilitating deteriorated single-family dwellings. [36] These units are then rented to low and moderate income households. The primary objectives of the program are to provide housing for lower income families while helping to stabilize

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[36] The properties are empty or abandoned due to forces of neighbourhood decay.

inner-city neighbourhoods.

The program has resulted in a dispersed set of units and a high degree of tenant satisfaction with both the unit and the neighbourhood (p. 11). [37] Lewis and Rice note the following relationship between tenant satisfaction and neighbourhood support:

The greater the degree of tenant satisfaction...the more likely it is that the tenant will care for the house, and be encouraged to be a pleasant and cooperative member of the neighbourhood. Thus tenant behaviour should elicit neighbourhood support for the project (1982, p.10).

In addition to this relationship, the administrators of the program argue that they are removing the negative externalities presented by empty or abandoned houses (p. 14). [38] Hence, as Lewis and Rice observe:

Subjectively, the size of the benefit will be determined by the evaluations of those living nearby. The initial result of the project will benefit the... residents [in the surrounding neighbourhood] by removing the negative impact of empty and deteriorating housing. By contributing to a neighbourhood in this manner the project should earn the support of nearby residents, at least to a much greater extent than other forms of social housing (p. 14).

In order to examine the attitudes of the existing community to the program, Lewis and Rice undertook a survey of the residents in houses adjacent to the rehabilitated houses. After the first

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[37] All units are located in an established urban neighbourhood with a mature network of private and public services.

[38] Following the concept of the disamenity/amenity trade-off conceived by Rabiega et al (1984), the Hamilton program produces both site and neighbourhood amenity.

forty-five houses had been occupied for ten months, a survey of nearby residents indicated that 53 out of 81 respondents (63%) were aware that the neighbouring property was part of a lower income housing program; and 43 out of the 53 (81%) responded that they would like to see other similar houses in the area used in the same way, 17% expressed no opinion, and 2% were opposed (p. 14). [39]

It must stressed, however, that neighbourhood support in the Hamilton program is related to conditions which are characteristic of older, inner-city neighbourhoods. Given these conditions, the Hamilton program demonstrates the effectiveness of dispersed housing units in eliciting neighbourhood support for lower income housing. Moreover, as Lewis and Rice note, the Hamilton program is able to provide lower income housing without having to pursue a policy of income mix (pp. 9-10).

The relevance of the Hamilton program for other settings is limited because economic constraints and housing needs demand that social housing programs utilize multi-housing solutions. For general purposes, the most relevant point argued by Lewis and Rice is that tenant behaviour is related to neighbourhood attitudes. This point is one of the central issues discussed in the next section which looks at the basis for both the acceptance and rejection of lower income housing by reviewing actual cases of locational conflict in social housing.

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[39] Note that in their survey methodology Lewis and Rice did not indicate to respondents whether the houses in question were part of a low and moderate income housing program.



#### 4.3 Community Attitudes Toward Social Housing: Locational Conflict

In the literature reviewed thus far in this study actual cases of locational conflict have not been considered. Locational conflict was defined earlier "as overt public debate over some actual or proposed land-use" (Dear & Long, 1978, p. 114). Examples of locational conflict are useful in that they are demonstrative of community attitudes towards low and moderate income housing.

The discussion which follows will focus on research which has been undertaken on locational conflict involving two particular lower income housing developments: 1) the Don Area Cooperative Homes Incorporated (DACHI) housing cooperative in Toronto; and 2) The Frankel-Lambert non-profit housing development, also in Toronto. These case studies will be augmented with examples of locational conflict concerning the development of non-profit and co-operative housing in Calgary.

Dineen (1974) has described in a case study the details of the locational conflict which engulfed the development of a small-scale housing cooperative (DACHI) in an inner-city neighbourhood of Toronto. Hoosen (1980), coincidentally, undertook a comparative analysis of the development process of this same housing cooperative and the Frankel-Lambert housing development. The studies by Dineen and Hoosen corroborate much of the research on community attitudes to social/public housing reviewed in the previous two sections of this chapter. [40]

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[40] However, as both of these case studies take place in inner-

The DACHI development comprised the rehabilitation of a street-long row of semi-detached houses in addition to a multi-housing infill development on an adjoining lot (built 1973-74). The Frankel-Lambert development, planned by the City of Toronto, comprised the redevelopment of some former industrial lands which were adjacent to an existing inner city residential neighbourhood (built in the early 1980s). [41]

The DACHI housing cooperative is located in a neighbourhood of the Don Vale area which at the time the development was proposed was in the process of redevelopment/renovation by owner-occupiers and landlords. This factor underlay the attitudes which residents held towards the DACHI development. DACHI was established to combat the process of gentrification which was contributing to the displacement of lower income households (mainly renters) by driving property values higher in the Don Vale area (Hoosen, p. 8). [42] The DACHI proposal polarized the middle class residents of Don Vale over the issue of locating low

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city areas, as opposed to suburban areas, one must be careful to differentiate the implications which pertain to this setting from those which are generalizable to most social housing activity in general.

[41] In Frankel-Lambert, development diversity was sought by leasing land to four different non-profit cooperative developers and a senior citizens housing group, and by dividing the City owned units between two separate blocks at opposite ends of the site. In addition, two development proposal calls were used to build 166 modest freehold housing units.

[42] The Sunnyhill Housing Cooperative in Calgary (built 1975-1978) was developed under similar conditions and for similar motives (see Lips, 1977, pp. 50-51)

and moderate income housing in the community. Many residents did not want to see a complete displacement of low income residents (mainly renters), whereas many residents who felt that they had restored high property values to the area did not want to see their efforts nullified (Dineen, p. 22). [43]

Local residents who were opposed to the DACHI housing cooperative emphasized the negative effect which the development posed to surrounding property values. The opposition believed that negative externalities would arise from a development which was lower income, subsidized, rental, and of higher density than that which the present zoning of the neighbourhood permitted (Dineen, pp. 23-33).

The opposition emphasized that the DACHI developers were inexperienced; that the non-profit dimension implied an absence of equity, hence, a lack of commitment to and responsibility for property on the part of potential residents; and that the development was gaining the benefits of a "nice" middle class neighbourhood to the detriment of homeowners. [44]

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[43] While the Don Vale area was comprised of both working and middle class households, the public debate which ensued was primarily carried on by the latter (Dineen, p. 22).

[44] Some homeowners took the non-profit ideals of DACHI as an insult to their own investment orientation to homeownership (Dineen, p. 82). In the community survey, (discussed in Chapter 7), a significant number of respondents expressed confusion over the non-profit/non-equity characteristic of cooperative housing. Many respondents objected to cooperative housing with respect to this characteristic because they perceived that property will not be well maintained due to the absence of personal equity.

Furthermore, the opposition attempted to associate the DACHI housing cooperative proposal with public housing by emphasizing the low income target group, the increased density, and the subsidized assistance needed to make the development economically viable. The opposition aimed to create the perception within the existing community that DACHI would introduce the type of negative externalities stereotypically associated with public housing. [45]

The residents who supported the DACHI housing cooperative emphasized the amenities presented by the DACHI development, and the willingness of DACHI to incorporate the concerns of the community into their planning process (Dineen, pp. 29-31). In particular, the family units in the development would help to reverse declining enrollment in the local schools, and the units could accommodate lower income groups whose housing opportunities in the area were on the decline. [46]

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[45] In an attempt to discredit DACHI's motives the opposition also claimed that the development represented an abuse of taxpayer's monies because, due to economic constraints, the housing cooperative could only accommodate middle income renters (including perhaps DACHI administrators).

[46] These benefits follow the amenity/disamenity trade-off argument advanced by Rabiega et al (see above, section 3.2). Moreover, Toronto communities in this period have been generally characterized as being anti-developer (Dineen, pp. 35-51). This may help to explain the position adopted by some residents who felt that the development approach of the non-profit cooperative proponents was more acceptable than would be encountered by profit-oriented developers (Dineen, p. 32). Note, some respondents in the community survey discussed in Chapter 7 indicated similar sentiments in their responses.

As the conflict reached its most intense level, DACHI launched a door-to-door campaign to help local residents appraise the objectives of DACHI and the type of development being proposed by DACHI (Dineen, pp. 101-103). [47] Though carried out late in the development process, this tactic was necessary to redress the efforts of the opposition to reject the DACHI project. In retrospect, DACHI proponents realized that although they had been prepared to work with the community, and to some extent had, they had not engaged the community at the outset of their proposal, on a continuing basis. Thus DACHI was forced, at a later stage, to diffuse objections and misconceptions about the housing cooperative proposal after the opposition forces were effectively mobilized. As Dineen observed:

DACHI stuck by its original aim of "consultation with the community" by working with the resident's association. In the absence of any other public-relations efforts by DACHI, however, the onus was on the resident's association [Don Vale homeowners and renters] to tell people the project was proposed and explain what was involved, a job that should have been undertaken by DACHI directly (p. 102).

Although the DACHI housing cooperative succeeded in gaining community support in the end, this aspect of the development process had been neglected to DACHI's detriment (Dineen, pp. 101-103).

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[47] Municipal planning approval was contested by deputations both for and against the DACHI development at special hearings before the Toronto city council. Final funding from CMHC was only advanced following the intervention of senior level administrators at the national office of CMHC.

In his comparative analysis of the DACHI and Frankel-Lambert developments, Hoosen (1980) emphasized the advantageous position that DACHI held in resolving locational conflict. As Hoosen characterized the situation:

The City's intention was not to resolve the community concerns and housing needs within the neighbourhood of Frankel-Lambert, but rather to use the development as a means to serve city-wide housing needs. In so doing, there was from the beginning a conflict between the City's mandate, that is "the public interest" and the neighbourhood's priorities with respect to the development, that is "the neighbourhood's interest" (p. 128).

and;

...the City did not have a constituency in Frankel-Lambert to work for, while DACHI was community based, the City's non-profit housing corporation was not. ...DACHI had established its legitimacy within the community, whereas the City in Frankel-Lambert had not, and its legitimacy was sustained by the "public interest". ...while both were working class neighbourhoods, DACHI's residents were renters, and were the "potential victims" of displacement as compared with the working class families in Frankel-Lambert who were mostly homeowners and were not the recipients of the benefits of the development (p. 134).

By comparison, then, the development of DACHI was a localized issue, and not as in Frankel-Lambert, a metropolitan or regional issue imposed on a local area by a municipal housing authority.

According to Hoosen, the debate over the development of DACHI created three factions other than DACHI itself: the conservatives, the progressives (mainly DACHI proponents and their local supporters), and the moderates (Hoosen, 1980, pp. 46, 65). Hoosen described the conservatives and the moderates as follows:

The conservatives consisted of long-time homeowners and the new affluent middle-class professionals. Their

investments, as they saw it, were at stake because of DACHI (p. 46).

whereas;

The "silent" moderates who were also property owners were...drawn into the DACHI camp because of the following factors. First, usually these moderates came to [the area] because of their dissatisfaction with the suburbs and [the area] to them represented the type of heterogeneous neighbourhood they were looking for. [Second], though they bought and renovated their houses, their intention was not to speculate or to sell them "when the price is right". They were in [the area] to stay. In this manner, the moderates had a different ideological construct than the conservatives "which was to keep out the low income renters in order to protect their property interests" (p. 65; see also p. 46).

By comparison, in the Frankel-Lambert conflict, even though local residents were invited by the City to take part in an elaborate citizen participation planning process, the majority of residents in the existing neighbourhood were compelled to oppose the City to protect what they saw as their local interests. Hoosen observed that the design criteria set by the City were eventually imposed over the protestations of the local community (Hoosen, p. 91). [48]

In particular, residents in the existing community opposed the following aspects of the Frankel-Lambert development: (1) the increased density of the development; (2) the extension of existing streets into Frankel-Lambert; and (3) the low homeownership component in the new neighbourhood compared to its high subsidized housing component, which local residents feared would

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[48] See Simon and Wekerle (1986) for an analysis of the effects of the design criteria of Frankel-Lambert on the development process and the final design; and its implications for the low and moderate housing sector.

result in a slum.

Ironically, the neighbourhood residents' planning committee favoured a development similar to a superblock, separate from the existing community, which was fundamentally antithetical to the social and physical objectives of the design criteria set by the City to guide the layout of the development. By contrast, the City's objective of extending existing streets into the development was established to avoid a "project feel" within Frankel-Lambert, and to help integrate the housing with the existing community (Hoosen, p. 101). As Hoosen observed "such integration was merely considered in the physical aspects of development [i.e., a tied-in street pattern] while ignoring the [existing] community's social and economic characteristics" (p. 112). However, residents who lived closest to the Frankel-Lambert development opposed the "tied-in" street pattern vigorously because they wanted to avoid what they perceived as a negative impact on existing property values (Hoosen, p. 98). They anticipated negative effects on local streets in terms of through traffic and parking conditions. Moreover, these residents were especially concerned that the proposal would be perceived as "public housing" by the general public (p. 98).

In their analysis of the design guidelines set by the City for Frankel-Lambert, Simon and Wekerle (1986) observed that although the development was intended to match the traditional physical and social character of existing Toronto neighbourhoods, the objective of economic viability resulted in a density 1.5 times the existing standard which they suggest nullified the



social objectives of the design criteria. As Simon and Wekerle argue:

Although there are vestiges of the traditional [Toronto] neighbourhood street pattern in the Frankel-Lambert neighbourhood, the components have been so miniaturized that they no longer support the traditional social interaction patterns, which was the basic justification for the design guidelines.

and;

Given a population of limited financial means which is dependent upon the neighbourhood environment these developments may pose problems for the Frankel-Lambert neighbourhood in the future (p. 49).

Hence, the disjunctive effect of the Frankel-Lambert neighbourhood was perceived by local residents to create both social and physical negative externalities for the existing surrounding community. [49]

In his conclusion, Hoosen (1980) argued that the development process employed by DACHI, and the City of Toronto, resulted in greater and lesser social integration, respectively, for the two developments. Finally, Hoosen recommended that private non-profit cooperative housing be expanded because the nature of the community-based non-profit development process enhances the potential to resolve negative reaction in local communities toward social housing and to engender social integration (pp. 66; see also pp. 72-73, and p. 131).

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[49] This response is consistent with the observations of Gruen and Gruen (1972) concerning the importance of the design and maintenance compatibility of lower income housing with existing housing (see Section 4.1 above).

Lips (1977) drew similar observations from the development process of cooperative developers in Calgary. Furthermore, Lips found that the tenure characteristics of cooperative housing elicit supportive attitudes in local communities (p. 51).

The earliest and largest cooperative housing development built in Calgary, Sarcee Meadows (built 1968-1972), has found it difficult to gain acceptance from the surrounding community as a result of the size of the development. At 380 clustered townhouse units the development constitutes a small neighbourhood in itself (Lips, p. 46).

The Ramsay Housing Cooperative (built 1974-76), a small development of 38 clustered townhouse units, encountered local opposition from single-family homeowners in one of the neighbourhoods adjacent to the site (Lips, pp. 80-81). Opposition to the development was based on the perception that it would result in the following negative externalities (Lips, p. 81):

- 1) An increase in crime and juvenile delinquency.
- 2) Increased density.
- 3) Loss of privacy.
- 4) Depreciation of property value due to eventual poor maintenance of the development.
- 5) Excess traffic.
- 6) Inadequate parking.
- 7) Lack of recreation facilities.
- 8) Inadequate garbage collection.

- 9) An increase in children which would annoy seniors in the area.

The opposition wanted the vacant site to be used for single family dwellings or, at most, duplexes. The conflict was finally settled by the provincial Development Appeal Board who, on the strength of the support from the Ramsay Community Association and CMHC, approved the development.

In her evaluation of the development process of cooperative housing Lips found that community response to particular projects was supportive where community residents perceived the positive effects of cooperative ownership.

The inner city community associations in Calgary, under pressure to accept higher density development, have more appreciation for the social benefits of housing cooperatives. Those interviewed felt that cooperatively owned and developed multiple dwelling units would be better designed and maintained because of the commitment of the residents. They also expected that the type of person who was a good co-op member would also contribute to the community as a whole. In many respects, the individual personalities of the actors interviewed affected the type of support offered by an organization (pp. 17-18).

As regards the attitude and behaviour of cooperative residents, Lips argues that "the ability to control one's environment creates feeling of ownership and responsibility among [housing cooperative] members, resulting in less vandalism and better upkeep in cooperative projects" (p. 28). Indeed, when members of the Hillhurst/Sunnyside Community Association decided to sponsor a lower income housing development, for reasons similar to those which motivated the proponents of the DACHI cooperative, they elected to develop a housing cooperative because it

could serve the needs of renters in the neighbourhood and be "developed in conformity with the goals of the community" (Lips, p. 51). These findings suggest that the terms of tenure governing the members of a housing cooperative, both formally and informally, are perceived by local community associations who are familiar with cooperative housing to create a positive externality in their community.

In a study undertaken by the City of Calgary (1980) on policies for private non-profit housing groups (particularly cooperatives), "community hostility" was noted as a locational factor in several developments, especially in the case of family housing (p. 32). The report found that because public housing and private non-profit housing look similar in design they have been considered equivalent, and consequently have suffered from this perception (p. 32). The report further observes that the tenure differences between cooperative and public housing make non-profit cooperatives a more attractive solution for communities seeking to attract lower income housing development on their own behalf (p. 34). Finally, the report differentiates community hostility in terms of the reactions of local communities to the following items (p. 33):

- 1) The design of private non-profit housing (e.g., appearance, density, etc.).
- 2) The effect of private non-profit housing on the existing facilities and services of the community (e.g., roads, schools, and recreation facilities, etc.).
- 3) The effect of private non-profit housing on

property values.

The report argues that a sensitively designed development can be architecturally absorbed into a neighbourhood (p. 34), and as previously discussed the design of social housing has made many advances in this regard. However, as the report suggests, the latter two categories are often more difficult to reconcile, especially where opposition is based on prejudicial attitudes towards lower income persons, or on territorial attitudes towards newcomers.

As Lips (1977) and the report on private non-profit housing by the City of Calgary (1980) indicate, the terms of tenure governing residents of non-profit cooperative housing appear to have critical implications for community attitudes towards social housing.

In the next chapter, the effect of the terms of tenure of cooperative housing on the residents of cooperative housing and their environment will be examined in order to form some hypotheses about the relationship between cooperative tenure and community attitudes toward the location of cooperative housing.

## CHAPTER 5 THE USER AND FACILITY CHARACTERISTICS OF COOPERATIVE HOUSING

### Introduction

The objective of this chapter is to examine the central characteristics of cooperative housing in order to discuss their effect on the social and physical environment of housing cooperatives and their implications for community attitudes. The discussion will focus on the two interrelated categories of user and facility characteristics. In this study, the tenure characteristics of cooperative housing are considered to be a subset of the facility characteristics, as previously outlined in the model described in Chapter 2.

### 5.1 User Characteristics

CMHC (1978, 1983), in the course of evaluating the performance of federal housing programs, has gathered data on the occupants in cooperative housing. However, this data cannot be considered comprehensive due to the limitations on accuracy and response rate imposed by voluntary reporting procedures. These data report figures for income levels (1978, 1983), and household types of occupants (1978) in cooperative housing. These data, however, do not indicate the diversity within the cooperative housing sector with respect to the households served, especially as it pertains to the level of income stratification which the researcher suspects exists between housing cooperatives. To explain, it would appear that housing cooperatives, apart from

the Section 56.1 requirements of a minimum 15 per cent allocation of units in each housing cooperative to low income households, are stratified according to income levels. That is, it is likely that some individual housing cooperatives are skewed towards middle income, moderate income, or low income households, whereas others accommodate a mix of all of the above income levels as indicated by CMHC data (see Table 5.2).

Although, the cooperative housing sector in Canada is primarily perceived as serving lower income households, the objective of income integration has led to the development of a program which generally serves a range of low to middle income households. [50] Tables 5.1 and 5.2 below show aggregate income levels for households in cooperative housing produced under N.H.A. Sections 34.18, and 56.1. Up to 1978, the cooperative program was administered under Section 38.1 of the N.H.A., at which time it was transferred to Section 56.1. Though not directly comparable, Tables 5.1 and 5.2 demonstrate that cooperative housing, over time, has been taken up by a broad mix of income groups. With reference to Table 5.2, according to CMHC criteria, households which fall into the two lowest income quintiles are defined as low and moderate income (1983, p. 85). Applying this criterion to Table 5.2 indicates that 31.3 per cent of Section 56.1 cooperative households are of low and moderate.

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[50] The Cooperative Housing Foundation (CHF, 1987) reports that 38.5 per cent of those polled in a recent survey associated cooperative housing with low income, whereas 26.6 per cent associated it with middle income, 1.1 per cent with high income, and 19.0 per cent with a mix of incomes.

income.

Table 5.1. Gross 1976 Household Income for Occupants in Section 34.18 Cooperative Housing.

Income (\$)	N	(%)
Less than 5,000	62	10.6
5,000 - 9,999	172	29.4
10,000 - 14,999	181	30.9
15,000 - 14,999	103	17.6
20,000 and Over	67	11.5
Total N = 585		100.0

Source: Program Evaluation Unit, Corporate Planning Division, CMHC, Ottawa, 1977.

Table 5.2. Distribution of Section 56.1 Households, by Renter Household Income Quintiles, by Program Type.

Quintile Boundaries for Renter Households* (\$)	Program Type		
	Private Non-Profit (%)	Public Non-Profit (%)	Cooperative (%)
1st - 7,753	28.7	8.2	12.2
2nd - 14,625	29.9	20.4	19.1
3rd - 21,500	20.7	36.5	26.1
4th - 30,350	13.7	23.9	28.8
5th	6.9	10.9	13.8

Source: CMHC (1983), Section 56.1 Occupant Survey, and HIFE 1980 Micro Data File Projections by CMHC.

- (a) The average income for renters in Canada is approximately \$6000.00 per year lower than the average for all households and approximately \$10,000.00 per year lower than the average for owners (CMHC, 1983, p. 80).

With regard to the low income segment, housing cooperatives are eligible for rent supplements which enable them to accommodate low income households at a rent-geared-to-income charge usually



set at 25 or 30 per cent of household income. [51] The percentage of households assisted under this provision ranges from 15 per cent (the minimum requirement under program guidelines), to 100 per cent in some housing cooperatives (Selby & Wilson, 1988, p. 15). The 15 per cent stipulation gives CMHC some control over the number of cooperative units which are allocated to low income households. However, housing cooperatives typically maintain their own list of applicants and selection procedure from which these low income households are chosen. CMHC data indicate that 35 per cent of cooperative units accommodate rent-geared-to-income households, whereas the comparable figure in public non-profit housing is 30 per cent (1983, p. 299, Table 8.3). Wilson and Goldblatt (1985) report that in Metro Toronto, on average, about one-third of all cooperative units are rent-geared-to-income (p. 27). They also note that cooperatives in Toronto have repeatedly requested that the percentage of rent supplemented units in their developments be raised from the present one-third to one-half (p. 28). As they argue;

Mixing income groups in co-ops has been successful, and has evoked virtually no negative response from surrounding neighbourhoods or within the projects themselves. Raising the percentage of low-income residents slightly would not change this situation (p. 28).

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[51] Under the rent-geared-to-income provision, households are subsidized for the amount of rent which exceeds 25% or 30% of their household income.

As previously discussed in Chapter Two, the rationale underlying income mix or social mix as it is alternatively called, is that local communities are more likely to accept housing developments which introduce a concentration of lower income households along with middle income households. [52] Similarly, Selby and Wilson note that "despite the recent public policy swing away from income-mixed housing programs, public opinion is supportive of income mix" (p. 36).

With regard to community attitudes, mixing households of different levels of income in cooperative housing should influence positive attitudes towards housing cooperatives, although reaction to this characteristic has not been developed to the extent of establishing definitive criteria for determining the proportion of a housing cooperative which should be low, moderate, middle income from the standpoint of locational conflict. As Selby and Wilson (1988) observe;

There is a general, but not unanimous, feeling in the Canadian [cooperative] movement that the optimum level [of low income households] is between 30 and 50 per cent, depending upon the income profile of the local community and the affordability of the cooperative's full monthly charges. Because of the variety of sources of rent-geared-to-income assistance, including voluntary subsidy/surcharge schemes in some cooperatives; there are no reliable figures on the average proportion of assisted households in Canadian housing cooperatives. Estimates range from 35 to 42 per cent.

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[52] In addition, there are numerous theories concerning the benefits of social mix and its role in creating stable communities. See Sarkissian and Heine (1978) for a literature review of social mix as it relates to residential communities.

Households paying a charge geared-to-income range from those living on public welfare and the working poor, to moderate-income households who need only shallow subsidies (pp. 15-16).

This suggests that the objective of income integration must be sufficiently sensitive to the income profile of the local community, in addition to the economic constraints posed by housing costs. As Selby and Wilson also observe;

In the suburbs, cooperatives often provide the only affordable housing for low and moderate income households in desirable, family-oriented neighbourhoods, whose residents are sometimes less than keen on heterogeneity (p. 27).

The key point here, as it relates to community attitudes, is that developers of cooperative housing, which is predominantly targeted to families, will of course be interested in these desirable family-oriented neighbourhoods, as land costs and land availability permit. However, as was indicated in Chapter 2 and 3 of this study, there is generally a feeling of antagonism towards lower income family housing on the part of local communities, based on ideological attitudes, territorial attitudes, and the negative externalities associated with a high number of families -- especially of a lower socioeconomic class.

This point is critical for cooperative housing because its primary user group is the family household. This situation has particular relevance for the household income categories being served by cooperative housing as indicated by CMHC data (1983). Depending on household size, it would not be unusual to find that some proportion of the households which fall in the third quintile, that is, above low and moderate income criterion (see Table

5.2), still meet core need income thresholds due to household size. [53] Indeed, as CMHC (1978) pointed out in their review of Section 34.18 cooperative housing.

It should be noted that the difference in [household income levels] between cooperative and non-profit projects reflects among other things a difference in family characteristics. The accommodation in cooperatives is intended mostly for families with children, and therefore the units for non-seniors will be larger and more expensive than the accommodation for non-seniors in non-profit projects, which tend to house singles and couples in smaller units. The difference in incomes is thus likely to be partly a reflection of the need for more income to pay for larger units (p. 22).

This is borne out by statistics for Section 34.18 cooperative households which indicate that in 1977 the majority of households whose income was over \$5,000 had three or more persons (CMHC, 1978, Table 3.7). Furthermore, in 1977 there were approximately five non-senior households for every senior household in cooperative housing, and the persons per unit in non-senior households was approximately 2.7, compared to 1.4 for senior households (CMHC, 1978, derived from Table 3.3). [54]

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[53] Recall that core need is the term used to describe those households who are unable to secure adequate (uncrowded), affordable housing without paying more than 30 per cent of their gross income. For example, based on 1985 figures established by the Calgary regional office of CMHC for Calgary, an income of \$20,500 for a household of 3-4 persons, and an income of \$23,000 for 5-6 persons, constitutes core need income thresholds. However, by CMHC criteria, \$14,625 is the upper limit of low and moderate income.

[54] A similar person per unit figure for Section 56.1 cooperatives was not available.

With reference to Table 5.3 below, surveys in different cities indicate that cooperative housing in these locations accommodates a greater number of two or more person households than single-person households; and of the former there tends to be a high proportion of households with children.

Table 5.3. Distribution of Household Types in Cooperative Housing for Selected Canadian Cities.

City	Family (%)	Four or More Persons (%)	One or or More Children (%)	Single Parent (%)	Single Person (%)
Toronto	63.5	23.3	51.4	13.0	28.2
Peel/Halton	93.8	35.1	74.3	19.2	6.2
Ottawa	37.7	30.5	57.7	20.9	19.1
Montreal	31.4	30.1	52.9	21.5	18.9

Source: Cooperative Housing Foundation Research Bulletin, Nos. 2, 4, 5, and 6, (n.d.).

In a recent opinion poll commissioned by CHF (1987), half of those polled, who were currently renting, stated a willingness to try cooperative housing. The survey indicated that willingness to try cooperative housing declined as income or age increased. In addition, of those who were currently renting and were willing to try cooperative housing, 65 per cent were attracted because they perceived it to be affordable, while 14 per cent were attracted because of the cooperative philosophy, and 6 per cent because of the sense of community offered by cooperative housing.

[55] Of those attracted by affordability, 42 per cent had

incomes under \$20,000, while 46% had incomes above \$20,000. If these figures are interpreted in terms of their implications for user characteristics, cooperative housing should continue to attract both a mix of income levels, and predominantly family households (as indicated by the younger age categories attracted to cooperative housing) provided the program can continue to reach low and moderate income households. [56]

Recent developments in the funding arrangements for cooperative housing have led to the introduction of the Index Linked Mortgage program. Housing charges for units produced under this program are set at market levels in year one, and although they will be initially higher than under the previous program, the Index Linked Mortgage program is designed to insulate the units from increases related to the profit motive and rising interest rates (Selby & Wilson, p. 19). It is too early to determine what effect the Index Linked Mortgage program will have on the household types and income levels in cooperative housing. However, as the rent supplement provisions remain in place the

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[55] This perception is consistent with the observations made by Glen Haddrell, a former director of the Cooperative Housing Foundation, who notes that most households in cooperative housing are attracted initially for economic reasons and only become "cooperators" over time (CAHRO, 1979, p. 5). In addition to being unable to afford market housing for purchase or rent, these households are attracted by the security of tenure and the opportunity to participate in the decisions affecting their housing environment (p. 6).

[56] In addition, there is an increasing interest being shown in the cooperative housing program by special needs households and seniors (Selby & Wilson, pp. 20-22).

Index    Linked Mortgage program retains the opportunity to allocate some of the units to low income households.

## 5.2 Design Characteristics

Housing cooperatives in Canada have been built in a variety of structure types. In urban centres multi-housing is the norm. Townhouses and multi-storey apartments are all typical, although for families grade-related housing is preferred (Selby & Wilson, p. 15). Construction and design is modest by Canadian standards due to controls placed on the quality of the product built (Selby & Wilson, p. 31). A system of "maximum unit prices" places limits on unit size and the quality of construction that is possible. Maximum unit prices are calculated by CMHC appraisers based on modest unit designs and these are adjusted periodically for changes in local land and construction costs (Selby & Wilson, p. 31). However, where a housing cooperative has purchased building(s) from private market stock the quality of design and construction may be of a higher standard. Selby and Wilson observe that lower quality contributes to higher maintenance and replacement costs, in addition to difficulties in marketing units.

As previously discussed in Chapter Three, housing which detracts from adjacent existing housing in terms of standards of design and maintenance creates a negative externality for the surrounding community. With regard to community attitudes, while ground-related townhouses are likely to be more readily accepted in single-family areas than would be higher density and/or more

dissimilar forms of residential structures, modest design and construction is likely to vitiate any positive perception which may be gained.

The relationship of cooperative tenure to the question of physical maintenance in housing cooperatives will be discussed more fully in the following section. However, a comprehensive discussion of physical design characteristics will not be pursued in this study. Notwithstanding the modest quality of design which may be found in cooperative housing, in general the design issues, with regard to community perceptions of cooperative housing, are not in principle different from other forms of multi-housing. Rather, it is the organizational structure of cooperative housing -- cooperative tenure -- which is of special interest in that it comprises aspects which differentiate it from other types of social housing. In the following section the discussion will focus on cooperative tenure and its implications for community attitudes towards cooperative housing.

### 5.3 Organizational Characteristics

The terms of tenure in non-profit cooperative housing give form to the organizational and social structure of individual housing cooperatives. Cooperative tenure defines the manner in which co-residents relate to one another and the housing cooperative corporation, as well as how the housing cooperative relates to, and is perceived by the surrounding community. In this section, the discussion will focus on the implications which cooperative tenure has for community attitudes towards coopera-



tive housing.

In Canada, non-profit cooperative housing initially evolved as a housing program for low and moderate income households. However, non-profit cooperative tenure has become an attractive solution to the housing needs of middle income levels as well.

Cooperative tenure gives the members of a housing cooperative proprietary control and rights which ordinarily are only acquired through private ownership. The design and operation of cooperative housing is controlled by the users. Members of a housing cooperative have security of tenure, provided they abide by the by-laws of the cooperative. Aside from the households which receive rent supplements or voluntary surcharges from higher income households, housing charges are assessed on the basis of mortgage payments and operating costs. Moreover, because proprietary rights are typically more difficult for lower income households to acquire, cooperative tenure fulfills a particularly relevant function for this segment of the population (Laidlaw, 1974, p. 2; Selby & Wilson, p. 3). Hence, cooperative tenure is perceived as an attractive alternative to both rental and ownership tenure, especially when the latter is unattainable or unwanted.

Sullivan (1971), who has undertaken the most rigorous analysis of cooperative tenure, observed that the rationale underlying the development of federal cooperative provisions in the U.S. was based on the positive social and economic effects attributed to the home ownership component of cooperative housing (pp. 25-31). Sullivan notes that, in the U.S., interest in

tenure policy began receiving considerable emphasis in the 1960s as criticism against public housing increased (p. 10). In the U.S. advocates of cooperative housing argued that it could redress the social and economic problems experienced in public housing (Sullivan, pp. 9-12, and 24-31).

In Canada in the late 1960s, cooperative housing also evolved as an alternative to public housing, especially as advocated by the then emergent voluntary or third sector housing organizations. A growing interest in tenant rights or tenant action/management in the public and private housing sector can also be seen to have contributed to a re-evaluation of tenure policy in lower income housing programs. [57] In both Canada and the U.S., cooperative housing was also advocated as a means of assisting households whose income was not high enough to acquire private ownership, but yet not low enough to be eligible for public housing (on the U.S., see Sullivan, pp. 24-31; on Canada, see Jordan, 1973).

Sullivan attempted to test the general assumptions made with regard to the social effects of cooperative housing as they pertained to redirecting public housing efforts in favor of cooperative housing. As he pointed out, the many assumptions made about the positive effects of cooperative tenure, including those attributed to ownership, had not, up to that time, been examined rigorously (p. 8).

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[57] See Rose (1971) for a discussion of the role of tenant action/management in public housing typical of this period.

As regards the function of ownership, Sullivan observed:

For the most part, the literature on the subject fails to clearly define the operational, financial, legal and economic components of the term "ownership", as it is applied to cooperative housing. Promotional material made available by nationally famous cooperative organizations repeatedly refers to the number of families that achieved "home ownership" through the acquisition of cooperative apartments. Also present in such literature is a description of the full range of values and benefits purported to be derived from "home ownership" through cooperative housing. The generic meaning of the term "ownership" in cooperative housing is a complexity of privileges, responsibilities and benefits inherent in the legal, administrative and financial elements of this form of tenure. The corporate nature of cooperative housing is difficult for most laymen to comprehend, so the specifics and details are conveniently grouped together under the parasol of "home ownership". This point is important to consider..., for the social effects presumed to be associated with cooperative tenure have been much influenced by the assumptions associated with the social effects of single-family home ownership (p. 13).

According to the terms of non-profit cooperative tenure as they have been developed in Canada, the absence of personal equity negates the derivation of any social effect which might be attributed to the principles of home ownership, as commonly understood. To explain, in a non-profit housing cooperative, neither the individual unit, building nor group of buildings is owned by the residents. Rather, a single cooperative housing corporation is organized, which owns and operates, on a non-profit basis, the entire housing development for the benefit of all the residents/members. The cooperative housing corporation retains the title to the property and assumes the mortgage debt.

In his attempt to clarify the relationship between residents and their housing cooperative Sullivan found that;

In general, the assumptions concerning the social effects of cooperative housing center around the beliefs that cooperative ownership is related to active involvement in neighborly activities [within the housing cooperative], to participation in neighborhood functions and to the willingness of individuals to work together toward common goals and objectives (p.14).

Sullivan identified the "principle of mutuality" as the central theoretical premise underlying the positive social effects attributed to cooperative tenure; as Bogardus defined the term, "by mutuality [it] is meant the working together of self-respecting persons for the good of all persons" (From Bogardus, 1958). As Sullivan applies it to cooperative tenure;

The basic test of the principle of mutuality is that cooperative residents recognize that they, actually, are part of a group, organized according to a set of interrelated principles and norms and oriented toward operational goals formulated from these principles and norms. The problem of analysis becomes, largely, one of measuring the extent to which residents do, in fact, perceive their role in a cooperatively owned housing development and the degree to which they perceive their fellow residents as being aware and willing to work towards the goals established for the cooperative. This theoretical concept is better defined as perception of community solidarity, as opposed to the somewhat nebulous concept of "mutuality" (p. 16).

In order to test for the presence and nature of "community solidarity" in cooperative housing, Sullivan conducted a survey to measure neighborly interaction, community solidarity, and community participation in three different multi-housing settings. As Sullivan was primarily interested in cooperative tenure as an alternative to public housing rental tenure, his sample was

comprised of a moderate income housing cooperative, a moderate income rental development, and a low income public housing development. The latter two were employed as control groups.

In his comparison of the sample groups, Sullivan found that "cooperative tenure [appeared] related to a more accurate perception of its norms of mutual responsibility and, to a lesser extent, group identification, affirming this aspect of...the overall solidarity hypothesis" (p. 125). That is, Sullivan found a greater consensus of norms, as measured by attitudes towards mutual responsibility, among co-residents in the housing cooperative than in the other two housing developments. However, Sullivan adds that;

Within the context of [this] study, the degree of community solidarity appears to be a function of...stronger feelings of cohesiveness and responsibility for the maintenance of the physical environment. While these are important effects that can be attributed to cooperative tenure, more detailed research in the influence of management and the cooperative education program at [the housing cooperative] must be undertaken before drawing any final conclusions (pp. 125-126).

(and elsewhere he writes);

The strongest evidence in support of the greater social effects of cooperative tenure was the greater sense of responsibility toward the maintenance of common property and the apparent pride derived from residency in [the housing cooperative] (p. 172).

What Sullivan appears to have confirmed is the basic nucleus of community solidarity attributed to cooperative tenure, and its most basic influence on social phenomena -- a consensus concerning the norm of mutual responsibility for the maintenance of the physical environment and pride in that environment. Sullivan

also noted that, in general, the residents of the cooperative viewed "[c]ooperative tenure not as a goal in itself but, mainly, as a means of improving living conditions rather than as means of achieving emotional, financial or social goals" (p. 168).

It is conceivable that if one were to attempt to measure community solidarity in several housing cooperatives the intensity of this variable would no doubt be experienced in terms of a continuum. This is because many factors can be seen to influence the intensity of community solidarity within a particular housing cooperative. For example, the organizational objectives, the design and scale of development, the socio-economic and personal variables of residents, or even the rate of turnover within individual housing cooperatives all would have an influence on the intensity of community solidarity witnessed. [58] It remains, however, that at the core of each housing cooperative, principles and norms inherent in cooperative tenure provide the necessary structure for community solidarity to develop.

In a practical application, Zimmer (1977) found that the conversion of distressed public housing developments to cooperative housing brought about the desired social effects characteristically attributed to cooperative tenure. In several case studies evaluated by Zimmer, cooperative conversion was implemented

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[58] For example, the Community Alternatives Cooperative in Vancouver demonstrates a high degree of community solidarity in that the housing cooperative is the nucleus of a collective lifestyle for its members (Bugden, 1981); or similarly, the Constance Hamilton Co-op in Toronto was established by a group of women for sole support women (Goliger, 1983). These developments contrast with the bulk of cooperative sector which is dedicated primarily to housing needs.

in an attempt to reverse distressed situations, as manifested in high turnover rates, rent delinquency, vandalism, etc. Zimmer found that the proprietary rights gained by the tenants in the conversion process made them responsible and committed to their housing development (p. 61). As Zimmer writes;

...as most residents remained, as well as management agents in some cases, it is reasonable to conclude that the improvements achieved in these developments were due at least in part to changes which occurred in resident behavior patterns. This view was strongly supported by four managers and one public housing administrator who were associated with their developments both before and after the conversion was completed. The changes most frequently cited were improvements in the way people maintained their individual units and adjacent grounds, and greater involvement in community affairs [within the housing cooperative] (p. 61).

In general, management success appears characteristic of cooperative housing. In the U.S., a study for the Urban Institute of Management and Research by Sadacca et al (1972) examined the relationship between ownership form and management success in publicly assisted, privately-owned housing. An examination of twenty housing cooperatives, twenty limited-dividend corporations, and twenty non-profit corporations indicated that management performance in the cooperatively-owned developments was more effective than both the non-profit and the limited dividend developments, in that order. [59] The CMHC (1983) evaluation of Section 56.1 programs reports that cooperative housing has the lowest operating costs among non-native housing programs (p. 136,

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[59] Parts of Sadacca et al (1972) are presented in OHF (1973, Appendix IV), and Zimmer (1977).

Table 4.33). Indeed, CMHC acknowledges that within housing cooperatives there is an incentive for the residents to keep costs to a minimum (1983, p. 60). However, Selby and Wilson (1988) note that the potential exists for cooperative members to trade off lower maintenance levels for lower operating costs in order to reduce housing charges (pp. 30-31). Hence, whether lower operating costs or effective management generally supports the community solidarity hypothesis remains to be tested more specifically. Sullivan's findings, however, strongly suggest that norms of mutual responsibility, and the respect for and pride in property inherent in cooperative tenure are most likely responsible for management success. [60]

The proprietary attitude and behaviour of residents toward their housing is perhaps the most visible expression of what CMHC (1983) recognizes as the social development aspect of cooperative housing. As it applies to cooperative housing, social development derives from the principles of self-help and self-governance practiced under cooperative tenure (CMHC, pp. 54-55). Cooperative housing provides low to middle income households with the opportunity to take independent steps to solve housing needs. [61]

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[60] In addition, housing cooperatives may practice voluntary maintenance in both individual units and common grounds which has the effect of reducing maintenance costs.

[61] CMHC also acknowledges that a self-help approach may require less involvement on the part of government resources in the delivery of housing programs.



In Canada, cooperative housing has evolved according to what is alternatively called the voluntary or third sector approach. [62] In its study of the role played by this sector in terms of housing production, the Ontario Habitat Foundation notes that the third sector "suggests [a] sector which is able to use the salutary features of private forms of organization in the achievement of societal goals " (p. 2).

The OHF study characterizes third sector activity as demonstrating a shift from paternalistic to participative forms of activity (p. 19). Hence, one finds that within the third sector, direct government intervention is replaced by the provision of resources and/or a facilitative role on the part of government agencies. This approach underlies the argument made by Dybka (1979) for the cooperative conversion of the public housing program in Canada. Dybka found that the social and economic problems in public housing stemmed from segregating the poor in "projects", resulting in poor locations which further compounded the stigma and ostracization experienced by public housing tenants (pp. 54-55). Dybka was motivated by a concern to rectify the stigma -- the obstacle -- which inhibited the integration of lower income households in neighbourhoods with good access to facilities, services, and other amenities. In Dybka's words;

As citizens of this country, the poor deserve better

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[62] For an overview of the voluntary or third sector in housing production, as it is alternatively called, see Ontario Habitat Foundation (1973).

than life in a "project" where they will be stigmatized and ostracized by the surrounding neighbourhood. They deserve the right to be an integral part of that neighbourhood and it is their right to enjoy the benefits which accrue from residence in a healthy social milieu (p. 176).

Obversely, the residents of a given neighbourhood deserve to maintain a healthy social milieu, which some forms of social/public housing are perceived to threaten. Dybka recommended the use of mixed-income housing cooperatives to rectify the stigma and ostracism experienced by tenants in the public housing program. He argued that mixing income groups was the only way to circumvent the stigma attributed to a concentration of lower income households (pp. 3-4). And he advocated cooperative tenure because it permits lower income households to assume an independent, proprietary role with respect to both their housing and local neighbourhood.

Selby and Wilson (1988), and others whom they cite, argue that cooperative tenure promotes the building of a community within a housing cooperative (pp. 22-28). They argue that this community-building process creates stability for the housing cooperative itself and in turn contributes to the stability of the larger neighbourhood of which it forms a part. However, as they also note, few studies have been conducted which evaluate the community-building aspects of cooperative housing (p. 23). Where the residents of a housing cooperative are involved in the planning and development of the project it is argued that a vital community is formed even before occupancy takes place (Laidlaw, 1977, p. 182). By comparison, the orientation of new (uninitiated) residents to cooperative housing is achieved through

engaging them in the management of the cooperative, or as participants in the general membership of the cooperative.

Many privileges or rights conferred by cooperative tenure contribute to stability in cooperative housing. For example, members have security of tenure which promotes a relative permanence; and members are usually able to change units within the complex as household needs change (Selby & Wilson, p. 27). As Selby and Wilson argue;

By taking control of their living environment, cooperative members acquire an enhanced sense of self-sufficiency, self-worth, responsibility, competence and achievement (p. 24).

And finally, in comparison to public housing, Selby and Wilson add:

The strongest argument in favour of the cooperative alternative,..., is that it maximizes control by individuals over their living environment. In contrast to most non-profit projects [i.e., public or private], where opportunities for resident participation in management and decision-making are either limited or non-existent, cooperatives possess a power equalization structure that facilitates personal growth and encourages increased social responsibility. In the process strong neighbourhoods are created and residents develop a stake in their community (p. 37).

This argument is similar to the one advanced by Dybka (1979) and outlined above.. Hence, as a vehicle for housing a range of low to middle income households, the terms of tenure governing a housing cooperative are generally argued to create a stable housing environment which in turn comprises a positive externality for a local community.

#### 5.4 Summary Discussion of Selected Tenure and User Characteristics

The practice of income integration within social housing developments is apparently favoured by local communities over a concentration of low income households. Hence, community residents should be supportive of cooperative housing which comprises a mix of income levels. However, no quantitative criteria has been established to determine the proportions of low, moderate, and middle income households which would tip the balance of community attitudes from accepting to objecting to a particular project. It would also appear that negative community perceptions of housing for non-senior lower income families are reduced by income integration.

The implications of the proprietary role and privileges exercised by cooperative residents for community attitudes are somewhat more complex. As Sullivan (1971) observed, confusion surrounds the terms of tenure in cooperative ownership. First, residents in a cooperative do not personally own any part(s) of the development, rather, as members of the cooperative they exercise a proprietary relationship to the development. Second, they demonstrate their responsibility and commitment to the cooperative by contributing to the operation of the development. However, cooperative ownership does not require the same type of personal financial commitment and accountability as is involved in conventional homeownership. [63] In conventional

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[63] Cooperative residents are usually required to buy a membership share in the housing cooperative, however it is non-interest bearing, and subject to great variability in the

homeownership, because one is preoccupied with preserving one's investment, an incentive to maintain/improve property is ever-present. By comparison, the incentive for individual residents in a housing cooperative to manage and maintain their development is tied to keeping their housing charges as low as possible without compromising the quality of the development/community in which they live. The issue then, as regards community attitudes, is whether it is realistic for local residents in the surrounding neighbourhood to expect that residents in cooperative housing will demonstrate the proprietary, community-oriented behaviour which has been attributed to cooperative housing developments in theory, if not in practice, under the conditions of cooperative tenure.

With the preceding perspectives taken into account, the next section will state the hypotheses to be tested by the community survey, and provide a brief discussion outlining each hypothesis.

### 5.5 Statement of Hypotheses

Hypothesis 1: The ownership characteristic of cooperative housing influences a majority of community residents to accept cooperative housing.

Hypothesis One is advanced on the grounds that positive social behaviour is attributed to the ownership variable. In particular, in a residential area, ownership implies responsibil-

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amount required. Where cooperatives employ it as a mechanism to ensure commitment to the development it may be a substantial amount (approximately \$500-\$1000). However, some cooperatives employ it as a symbolic requirement, in which case it is typically some nominal amount.

ity on the part of the owner-occupier to maintain/improve property, and the financial investment involved implies an incentive to care for property appropriately. In their role as investors and residents, homeowners are sensitive to externalities, positive or negative, which may emanate from surrounding property. Hence, homeowners especially are likely to be favourably disposed to residential developments which entail ownership tenure, as opposed to rental tenure. However, it must be acknowledged that non-profit cooperative ownership does not require a personal financial investment, nor a pooling of investments on the part of cooperative residents. Rather, as members of a housing development which is owned in title by the housing cooperative corporation, and operated by the members of the cooperative, residents assume a proprietary relationship to the housing cooperative development. Community attitudes toward the absence of personal financial investment under the terms of cooperative ownership will be examined in Hypothesis Four.

Hypothesis 2: The control of management and maintenance by the residents in cooperative housing influences a majority of community residents to accept cooperative housing.

Hypothesis Two is advanced on the grounds that community residents tend to be favourably disposed to cooperative housing development where the residents demonstrate their commitment to the property by assuming responsibility for managing/maintaining the property. The social development aspect underlying the self-reliant, self governing approach adopted in cooperative housing should engender acceptance in host communities.

Hypothesis 3: Mixing income groups in cooperative housing influences a majority of community residents to accept cooperative housing.

Hypothesis Three is advanced on the grounds that community residents do not feel threatened by a housing development which is comprised of a mix of income groups. In general, middle (and higher) income community residents associate positive externalities with middle (or higher) income households. [64] And in particular, middle (or higher) income households are perceived to have a positive, exemplary influence on lower income households. Therefore, a mix of income groups is found to be acceptable.

Hypothesis 4: The absence of personal equity in cooperative housing influences a majority of community residents to object to cooperative housing.

Hypothesis Four is advanced on the grounds that an absence of personal equity in cooperative housing implies to community residents that cooperative residents lack incentive, as in conventional homeownership, to maintain their housing.

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[64] Notwithstanding the scale or density of development in question.

## CHAPTER 6 THE COMMUNITY SURVEY DESIGN

### Introduction

The objective of the survey was to measure community attitudes to cooperative housing with respect to its (potential) location in local neighbourhoods. In particular, the survey is designed to test the specific hypotheses concerning selected characteristics of cooperative housing described in Chapter 5. In general, the survey is intended to increase our understanding of community attitudes as they pertain to the development of cooperative housing.

The data requirements of the survey were based on the model of community attitudes outlined in Chapter 2. The survey focuses on the relationship between the first three major components of the model: external variables, salient beliefs, and attitudes. In the survey, no attempt was made to measure behavioural intentions or behaviour. The variability in the form and circumstance under which cooperative housing may be developed, as well as the low level of public awareness about cooperative housing makes the measurement of these components problematic. In addition, the outcomes component of the model was excluded because this study focuses on the factors underlying locational conflict, as opposed to the community dynamics under which conflict is resolved. The complexity of the outcomes component suggests that it be studied under an entirely separate model. Hence, the focus of the survey is on community attitudes towards the location of cooperative



housing, and specifically, the role of selected cooperative housing characteristics -- which are common to all non-profit cooperatives -- on the acceptance or rejection of such projects.

A self-administered questionnaire was designed to collect primary data on variables measured at the individual level: socioeconomic status, demographic characteristics, attitudes towards subsidized housing and cooperative housing, and beliefs about the neighbourhood (see Appendix 1). The potential importance of socioeconomic status and neighbourhood physical structure on individual responses led to the design of a stratified random sample based on neighbourhood level variables obtained from secondary data (see Sampling Method below).

A problem encountered in the survey design is that, generally, there is low public awareness of the central tenure and user characteristics of cooperatives. In addition, the public (and the press) have exhibited misconceptions about cooperative housing. Specifically, the public is confused about a social housing program which accommodates a mix of income levels -- some perceive this to be an abuse of social housing resources. Secondly, the public is confused about the terms of cooperative tenure, particularly the form of ownership exercised in non-profit continuing housing cooperatives.

In the questionnaire, the tenure and user income characteristics are described as they are defined by the cooperative housing sector. Respondents were requested to indicate whether these characteristics would influence them to accept, to reject, or neither to accept or object to a cooperative project in their

neighbourhood. Hence, the survey attempts to measure attitudes towards the central tenure and user characteristics separate from any consideration of any explicit physical characteristics. Despite the importance of the latter in forming beliefs about project impacts, it is felt that this focus is justified because, as the literature on social housing indicates, physical design has evolved to the point where it is more readily accepted in host communities, whereas tenure and user characteristics generally remain subject to negative community perceptions (see Chapter 3 and 4).

The study also incorporates variables which attempt to measure community attitudes towards lower income housing from a locational perspective. These variables include: attitude towards mixing subsidized housing for low and moderate income households, beliefs about the desirability of locating low and moderate income households in the neighbourhood, and the effect of distance on attitudes towards the location of subsidized housing. These variables focus on the relationship between beliefs about facility impacts and attitudes towards subsidized housing. The term "subsidized housing" is in general use, and is widely associated by the public with lower income multi-housing developments. [65] Hence, in the survey design, attitudes towards subsidized housing provide a measure of the disposition of the sample towards the location of social housing for lower income households.

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[65] Pers. comm., Brian Rickytts, Social Housing Division, CMHC Regional Office, Calgary, Alberta.

### 6.1 Questionnaire Design

The questionnaire is introduced, in a cover letter, as seeking information on "how local residents in Calgary communities feel about their neighbourhood, and specific types of multi-housing". The questionnaire uses a "funnel" structure moving from general to complex questions (see Appendix 1, Questionnaire).

Part I concerns length of residence, dwelling type, and tenure, the orientation of homeowners to exchange value, and the respondent's beliefs about the acceptability of higher density housing forms in his/her neighbourhood. The preoccupation of homeowners with exchange value has been cited as a critical factor in negative attitudes towards social housing. [66] Hence, Question 3 attempts to determine homeowners' orientation to exchange value in order to see whether it is related to attitudes towards subsidized, or cooperative housing. Question 4 provides a measure of a respondent's image of the physical structure of the neighbourhood by asking him/her to indicate the acceptability of housing types of successively higher densities for the neighbourhood.

In Part II the questions focus directly on the respondent's attitude toward social housing, particularly the location of subsidized housing for low and moderate income households. Questions 5 and 6 determine a respondent's general attitude to the

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[66] Exchange value refers to the monetary value of a commodity. With respect to homeowners and locational conflict, owners will generally strive to protect the value of their property in order to be able to recoup their investment.

provision of social housing. As discussed above, these variables act as a reference against which to compare community response to cooperative housing.

Questions 7-9 measure attitudes towards the location of subsidized housing in relation to: (1) the pattern of location (Question 7); (2) the user group (Question 8); and (3) distance criteria (Question 9). Question 7 involves a constrained choice in which respondents are restricted to two alternatives with regard to the development of subsidized housing in their community: (1) scattered throughout the community -- including one's own neighbourhood; or (2) concentrated in one neighbourhood in the community so designated for such housing. Question 7 also includes an open-ended question to determine the reason for the respondent's choice. Hence, Question 7 attempts to measure the attitudes of respondents to mixing subsidized in their neighbourhood, as well as the salient beliefs underlying these attitudes. Question 8 attempts to measure the respondent's belief about the desirability of locating low and/or moderate income groups in his/her neighbourhood. And Question 9 measures the effect of distance on attitudes towards the location of low and moderate income housing.

In Part III, the questionnaire shifts to attitudes toward cooperative housing in particular. Question 10a measures a respondent's general awareness of cooperative housing, while Question 10b measures his/her general attitude towards it, exclusive of any locational considerations. The questionnaire does not associate cooperative housing with subsidized housing in

order to avoid eliciting responses based on the connotations associated with the latter term. Although cooperatives are subsidized, cooperative housing is differentiated from subsidized housing in that it is privately operated, whereas the latter is typically associated with government operated housing. Question 11 determines which income group a respondent associates with cooperative housing in order to test whether this variable is related to attitudes towards cooperative housing.

Question 12 pertains to the hypotheses postulated in Chapter 5 with regard to the tenure and user characteristics of cooperative housing. Question 12 (12a-12d) poses the prospect of locating a cooperative housing development in the neighbourhood, and then asks respondents to indicate whether each of the characteristics listed would influence him/her "to accept"; "neither to accept, or object"; or "to object" to such a development being located in their neighbourhood. In each case, this is followed by an open-ended question which asks the respondent to indicate why the characteristic would influence him/her to accept, object, or neither to accept/object.

The four selected characteristics are not held to represent a complete picture of cooperative housing. For example, the questionnaire does not indicate to the respondent that cooperative housing is subsidized, or that it usually takes the form of multi-housing development. However, the objective of the survey is to determine how the central tenure and user characteristics, which differentiate cooperative housing from other forms of social housing, affect community attitudes to the location of

cooperative housing.

Question 13 attempts to determine the effects, if any, which residents think a cooperative housing development would have on their neighbourhood in terms of six selected variables. These variables, as indicated by previous research, figure prominently in locational conflict issues. They include variables related to tangible effects (property values and property taxes), as well as intangible effects (neighbourhood stability, status, satisfaction, and residential character).

Finally, Questions 14-20 in Part IV are based on the external variables related to demographic or socioeconomic characteristics (gender, age, marital status, presence of school-age children, occupation, education, and household income). This data is used to test for relationships between attitudes towards cooperative housing and demographic and socioeconomic characteristics.

## 6.2 Pre-testing of the Questionnaire

As originally conceived, the objective of the survey was to examine the relationship between selected cooperative housing characteristics and community attitudes towards existing cooperative housing projects. Hence, the survey was originally designed to be conducted in neighbourhoods in which housing cooperatives are presently located. However, the results of the field pre-test demonstrated the potential of the survey to incite conflict between the respective housing cooperatives and their surrounding neighbourhood. In order to avoid such an occurrence, the survey

objective was modified. In the final design, community attitudes were measured with regard to whether the selected characteristics of cooperative housing would influence respondents to accept or object, or neither to accept or reject to the (potential) location of a cooperative housing project in his/her neighbourhood. This design also reduced the potential for respondents to be biased by previous experience or perception of an existing local housing cooperative.

The pre-test did however demonstrate the basic feasibility of measuring attitudes towards the selected characteristics of cooperative housing. However, the questionnaire design and sampling method required modification to be conducted in communities without cooperative housing. The field pre-test also indicated that the questionnaire needed to be shortened, and that the design required changes with regard to the sequence of questions (i.e., better "funnelling" structure). And finally, the pre-test helped to modify the design of filter questions and external variables.

### 6.3 The Sampling Method

The objective of the sampling method was to sample as wide a cross-section of Calgary community residents as was possible. Using community district data obtained from the City of Calgary (1987), a two stage cluster sample was designed. Community districts were selected for sampling purposes because of their adaptability to the objectives of the survey.

Using data obtained from the Calgary non-profit and cooperative housing resource agency A.H.E.A.D. (n.d.), community districts which had a housing cooperative located in them were excluded from the sampling frame. Further, using data obtained from the City of Calgary (1987), any community district which is not primarily residential was excluded from the sampling frame.

In order to reflect the variability with regard to income found in various residential communities, the remaining community districts were then categorized according to median income index criteria: (1) median income higher than the average median income for Calgary; (2) median income approximately equal to the average; and (3) median income lower than the Calgary average (City of Calgary, 1986). These categories were then stratified according to owner-occupied criteria in order to reflect the social and physical variability represented by owner-occupation in residential areas. Specifically, for the first two categories of median income level (low and average), this list was divided into two subsets according to those communities in which dwellings were 60% or 40% owner-occupied (City of Calgary, 1987). In the case of the higher median income communities it was not possible to apply these criteria due to the higher owner-occupied ratio in these communities. Hence, for this group it was necessary to identify one set of communities which had a very high percentage of owner-occupied dwellings (85-100%), and one set which had a lower percentage of owner-occupied dwellings (70-85%). From this final sampling frame, communities of higher and lower owner-



occupation were selected from the median income index of high, average, and low, for a total of six clusters.

In the second stage of the sampling method, a systematic random sample was used to distribute the questionnaire. The sample size was based on a target of 400 completed surveys. It was assumed that the response rate would be approximately 23%, thus the survey required a total distribution of 1739 questionnaires. However, the total number actually distributed was raised to 1900 in order to take into account questionnaires delivered to unoccupied units.

The starting point in each of the communities was randomly selected. The 1900 questionnaires were distributed proportionately between the six clusters. To explain, the number of occupied dwellings in each cluster was divided by the number of dwelling units in all the clusters combined to determine the percentage of questionnaires delivered in that cluster. For example, if this ratio was  $1000/10,000$ , 10 per cent or 190 questionnaires were distributed in that community. In the survey, this number was systematically distributed based on dividing 1000 by 190, which is approximately equal to five; thus, every fifth occupied unit would have received a questionnaire in this community district.

#### 6.4 Summary

In this chapter the survey design of the Calgary community study was described. The data required to examine community attitudes towards the location of cooperative housing are based on the theoretical model outlined in Chapter 2. The questionnaire was designed to determine the response of community residents to cooperative housing from a locational conflict perspective. The questions were based on the external variables, beliefs, and attitudes components of the theoretical model. The literature review contained in Chapters 3, 4, and 5 helped to identify the relevant variables included in the questionnaire. The data requirements of the sampling method were obtained from secondary sources provided by the City of Calgary, and A.H.E.A.D. The data set was obtained through a self-administered, mail-in questionnaire distributed and collected throughout February-March 1988. A two-stage cluster sample was drawn as the basis for data collection. In the first stage the sampling frame was stratified according to (1) an index of median incomes for Calgary community districts, and (2) owner-occupied dwellings. In the second stage, a systematic random sample was used to distribute the questionnaire. The final sample comprised 327 returns. Although short of the goal of 400 returns, the total number of returns proved sufficient to conduct the crosstabulation procedures used in the data analyses (Chapter 7). The analysis of the survey data will be presented in the following chapter.

CHAPTER 7  
ANALYSIS OF SURVEY DATA

Introduction

The major objective of the community survey was to test the hypotheses (stated in Chapter 5) concerning the central tenure and user characteristics of cooperative housing. In order to place attitudes towards cooperative housing within a broader context, the survey also examined community response to subsidized housing as a reference for attitudes toward the location of social housing in general. Finally, the survey examined the external effects which community residents anticipated a cooperative housing development would have on their neighbourhood.

As previously discussed, the survey focused on the first three components of the theoretical model: (1) external variables, (2) beliefs, and (3) individual attitudes. The analysis which follows is primarily exploratory in approach, with the exception of testing the hypotheses pertaining to the four selected facility-user characteristics of cooperative housing. The hypotheses will be evaluated on the basis of the frequency distributions of responses to Questions 12a-12d (see Appendix 1, Sample Questionnaire). Attitudes towards subsidized and cooperative housing will be examined in relation to external variables, and beliefs which community residents have about their neighbourhood. This chapter focuses on reporting the findings of the data analysis, while the conclusions to be drawn from the data analysis will be discussed in Chapter 8.

### 7.1 Final Sample Characteristics

Out of a total distribution of 1900 questionnaires, 327 returns make up the final sample. This equals a response rate of 17.2%, which is lower than the 23% response rate assumed in the survey design. An examination of the modal frequencies for the socioeconomic and demographic characteristics of the sample (see Table 7.1) indicates that the lower response rate may be attributable to two general factors.

Table 7.1. Modal Frequencies for the Socioeconomic and Demographic Characteristics of the Final Sample of the Community Survey.

Characteristics	Frequency (%)
<u>Socioeconomic Characteristics</u>	
Tenure - Homeownership	79
Dwelling - Single-Family Dwelling	76
Occupation - Professional/Executive	59
Education - College/University Level	61
Household Income - \$40,000 or more/year	56
<u>Demographic Characteristics</u>	
Age - 30-49 Years of age	58
Marital Status - Married	71
Children - 1-17 Years of age	50

As the survey employed a drop-off/mail-in, self-administered questionnaire, participation primarily depended on the willingness of people to participate, as mediated by: (1) the task presented by filling out the questionnaire, and (2) the subject matter of the survey. With regard to the latter, one would anticipate that the subject matter of the survey (i.e., issues, concerns) was mainly of interest to owners -- those with the

greatest stake in the community. Indeed, as the modal frequency for tenure shows, 79% of the final sample were owners (see Table 7.1). Secondly, as regards the task presented by a self-administered questionnaire, persons of higher rather than lower educational level are generally more likely to participate in such a study. Again, as the modal frequency for education shows, 61% of the sample had attended/completed college or university (see Table 7.1). Thus, even though the questionnaires were distributed according to a systematic random sampling method, it would appear that the nature of the survey instrument, as well as the subject matter, has resulted in a sample which reflects a higher socioeconomic level than is representative of the community districts which comprise the overall sample. [67] Previous research on community attitudes towards lower income housing (Gruen & Gruen, 1972), and cooperative housing (Dineen, 1974) suggests that in persons of higher socioeconomic status, negative perceptions of lower income housing are compounded by social status concerns. Thus, it is anticipated that the high socioeconomic status evident in the sample systematically affects the data such that community response to the location of either subsidized or cooperative housing is perhaps more negative than would be the case in a more representative sample. Furthermore, as the data is skewed to a higher socioeconomic level, it may also be seen to reflect the attitudes of that segment of the com-

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[67] However, the contingency tables employed in the analysis allow us to identify the relation between socioeconomic level and attitudes toward subsidized and cooperative housing.

munity who are most likely, (as well as most competent), to oppose a controversial housing project in an actual case of locational conflict.

## 7.2 Method of Data Analysis

With the exception of evaluating the four hypotheses advanced with regard to the selected characteristics of cooperative housing, the data analysis undertaken in this study is primarily exploratory in approach.

First, community attitudes toward locating subsidized housing in the local community are examined in relation to: (1) the socioeconomic and demographic characteristics of respondents; (2) beliefs which respondents have about their neighbourhood; and (3) beliefs about the provision of subsidized housing. The chi-square statistic is used to test the relationship pertaining to each of the above sets of variables. The chi-square statistic has been used because it is suited to the analysis of nominal level data, and given the exploratory approach of the analysis, it enables us to summarize the relationship between pairs of variables. A chi-square test determines whether a significant (i.e., systematic) relationship exists between two variables.

[68] The direction of any significant relationships will be

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[68] In a typical chi-square test, the null hypothesis is that there is no relationship between the variables being tested. The tests conducted in this study assume the null hypothesis in all cases. In this study, the minimum criteria for cell counts (observed frequencies) is set at 5. A 0.05% level of significance has been used in the chi-square tests in all cases. In the data tabulation, a missing response was reported as a missing value. And, in the chi-square tests re-

examined by reference to the appropriate contingency table (see Appendix 2).

The chi-square test is also used to explore the relation between community attitudes towards the four selected characteristics of cooperative housing and the external variables.

In the last section of the data analysis Pearson's Product Moment correlation is used to explore the relationship between the anticipated external effects of cooperative housing on the neighbourhood and the external variables.

### 7.3 Community Attitudes Toward Subsidized Housing and External Variables

In the model, external variables are categorized according to three subsets: (1) facility and user characteristics, (2) personal characteristics, and (3) neighbourhood characteristics. In this section, community attitudes towards subsidized housing are examined in relation to the first two of these subsets. The last subset, neighbourhood characteristics, is only examined indirectly through personal characteristics, which pertain to socioeconomic and demographic characteristics.

Community attitudes towards subsidized housing were measured in terms of whether a respondent would prefer that subsidized housing be scattered in various neighbourhoods throughout the community, including his/her own, or be concentrated in a neighbourhood so designated for subsidized housing. Respondents were

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ported in this study missing values have been excluded from the computation of chi-square.

instructed to choose one of these two alternatives, and then to provide a open-ended response indicating the reason(s) underlying their choice. This variable represents a constrained choice in that the response categories are not exhaustive. However, the approach was used in order to have respondents indicate their attitude to mixing subsidized housing in with the existing neighbourhood. Hence, this variable is a measure of attitude towards mixing subsidized housing in the existing neighbourhood; for purposes of brevity the term ATTMIX will be used throughout the statistical analyses to refer to this variable.

The frequency distribution for the ATTMIX variable shows that 54% of the sample favoured a pattern of scattered location, while 40% favoured a concentrated pattern, and 6% did not reply. The external variables which were found to be related to the ATTMIX variable are summarized in Table 7.2.

#### 7.3.1 Demographic Characteristics Related to ATTMIX

The variables gender, age, and household composition with respect to children were all found to be significantly related to ATTMIX. With regard to gender, female respondents tended to prefer scattered location (65%) over concentrated location (35%), while males were approximately evenly split over the alternatives (Table 1, Appendix 2). With regard to age, the under 30 group tended to prefer scattered (77%) over concentrated location (23%), while the 30-49 years, and 50 years or older groups were approximately evenly split over the alternatives, with each indicating slightly more preference for the scattered pattern (Table



Table 7.2. External Variables Related to Attitudes  
Toward the Location of Subsidized Housing.

External Variables	Chi-square Value	d.f	Significance
<u>Demographic Characteristics</u>			
Gender	7.49	1	0.0062**
Age	10.68	2	0.0048**
Children	6.35	2	0.0416*
<u>Socioeconomic Characteristics</u>			
Education	7.78	2	0.0204*
Household Income	16.56	3	0.0009***
<u>Personal Beliefs</u>			
Government Provision of Subsidized Housing	14.49	2	0.0007***
<u>Beliefs About the Neighbourhood</u>			
Acceptability of Higher Density Housing	14.17	3	0.0027**

\*Significant beyond 0.05% level.

\*\*Significant beyond 0.01% level.

\*\*\*Significant beyond 0.001% level.

2, Appendix 2). With regard to respondents with children, households with children of secondary school age or younger (0-17 years) tended to prefer scattered (51%) only slightly more than concentrated location (Table 3, Appendix 2). By comparison, the categories of 18 years or over, or no children, tended to prefer scattered over concentrated (74% and 60% respectively). Hence,

out of the three categories, the households with school-age children show a slightly lower tendency to prefer the scattered alternative. These results support the perception that households with school-age children are more sensitive to the location of subsidized housing than households without children. [69]

### 7.3.2 Socioeconomic Characteristics Related to ATTMIX

The variables education and household income were found to be significantly related to ATTMIX, however the test for the occupation variable was invalidated. [70] As educational level increases, the tendency to prefer a concentrated pattern of location increases (Table 4, Appendix 2). Low response rates at the lower socio-economic levels of the sample make it difficult to elaborate on this relationship by introducing a control for household income, or education. However, it is possible to control for ownership tenure in order to determine if a relationship holds for owners, as well as the overall sample. Moreover, because of the central role which owners play in locational conflict, tenure (ownership level) is an appropriate control variable from a theoretical viewpoint. When controlling for ownership tenure the relationship between education and ATTMIX holds

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[69] Gruen and Gruen (1972), and Cox (1978) acknowledge the role played by the community and the local school in the rearing of children; their research shows that parents have a special interest in preserving the environmental quality of the local neighbourhood for the sake of their children, in addition to social status or property value concerns.

[70] The numerous response categories for occupation resulted in low cell counts which invalidated the chi-square tests involving the occupation variable.

(see Table 4b, Appendix 2).

With regard to household income, as income increases, the tendency to prefer a concentrated pattern of location also increases (Table 5, Appendix 2). However, when we control for ownership the relationship between household income and ATTMIX does not hold (see Table 5b, Appendix 2). This result tends to confirm the unanimous concern of homeowners at all income levels to preserve environmental quality and property values in their neighbourhood.

#### 7.3.3 Attitudes Toward the Provision of Social Housing and ATTMIX

In the survey, respondents were asked whether they thought that government(s) should be helping to provide subsidized housing for low and moderate income households. This variable represents the ideological attitude of community residents to subsidized housing. Attitudes to the provision of subsidized housing were found to be significantly related to ATTMIX. Those who favoured the provision of subsidized housing tended to prefer a scattered pattern of location (64%), while those who were against the provision of subsidized housing tended to prefer a concentrated pattern (62%), (Table 6, Appendix 2). Moreover, when we control for ownership the relationship between support for subsidized housing and ATTMIX holds (see Table 6b, Appendix 2).

#### 7.3.4 Beliefs About the Neighbourhood and ATTMIX

In the model, beliefs about the neighbourhood relate to the concept of congruence (Dear and Taylor, 1982, p. 23). In the context of locational conflict, congruence refers to how well the characteristics of an incoming facility are perceived by neighbourhood residents to "fit" with the existing social or physical structure of the neighbourhood. Two variables were included to test the relationship between beliefs about the neighbourhood and the ATTMIX variable. The first variable measures a respondent's perception of the acceptability of higher density housing types. The second is a rating by a respondent of the desirability of locating subsidized housing in his/her neighbourhood. The former was found to be significantly related to ATTMIX (see Table 7, Appendix 2), while the chi-square test for the latter variable was invalid due to low cell counts.

With regard to the first measure, respondents were asked to indicate the types of multi-housing which they consider acceptable in their neighbourhood, from a list of housing types representing a range from low to high density. These responses were then converted to a composite measure which represents a respondent's perception of the acceptability of higher levels of density in his/her neighbourhood. Respondents were grouped according to the level of density they found acceptable, as reflected by the housing forms they thought were acceptable in their neighbourhood (Fourplex, Townhouses, Low-rise Apartment, High-rise Apartment). In the contingency table pertaining to the relationship between ATTMIX and this variable, the first category

"None" indicates no acceptance of any of the (higher) density housing forms listed, with each successive category indicating acceptance of the higher density housing forms in a cumulative manner. This composite variable was termed density. Those respondents who indicated that any increased density was not acceptable tended to prefer a concentrated pattern only slightly more (53%) than a scattered pattern of location (Table 7, Appendix 2). Those who indicated that higher forms of density were acceptable tended to prefer the scattered pattern more in all cases, (ranging from 57% to 72%). When we control for ownership, the relationship between density and ATTMIX holds.

With the exception of the relationship between household income and ATTMIX, in all of the preceding relationships, when we control for ownership, the relationships remain significant.

#### 7.3.5 Salient Beliefs About the Location of Subsidized Housing

Beliefs underlying community attitudes towards mixing subsidized housing in the neighbourhood (ATTMIX), were measured by an open-ended question to which respondents indicated their reason for preferring the scattered or concentrated pattern of location for such housing. These responses are summarized in Table 7.3. Both scattered location and concentrated location were perceived by equivalent subsets of the sample to protect the environmental quality of the community; and when responses were more specific, property values were identified as the main concern. That is, 27% of the respondents believe that a scattered pattern would best preserve environmental quality and related property values,

Table 7.3. Summary of Open-ended Responses to Locating Subsidized Housing in the Neighbourhood.

Location Alternatives	Overall Frequency Distribution (%)	Within Group Distribution (%)
<u>Scattered Location</u>		
Integration	66 (20.0)	66 (43.0)
Preserve Environmental Quality and/or Property Values	88 (27.0)	88 (57.0)
		Total 154 (100.0)
<u>Concentrated Location</u>		
Segregation	18 (5.0)	18 (17.0)
Preserve Environmental Quality and/or Property Values	86 (26.0)	86 (83.0)
Missing	69 (21.0)	
	Total 258 (100.0)	Total 104 (100.0)

while 26% believe that this is best achieved under a concentrated pattern of location. Thus, there appears to be some ambiguity about how best to maintain environmental quality and/or property values with respect to the prospect of having subsidized housing locate in the neighbourhood. Furthermore, a substantial percentage indicated that they preferred a scattered pattern because it promotes integration and equality of access for people

who live in subsidized housing (20%). The respondents who are supportive of integration, then, tip the balance of the sample made up of the open-ended responses in favour of a scattered pattern of location.

#### 7.4 Community Attitudes Towards the Selected Facility-User Characteristics of Cooperative Housing

As previously discussed, four hypotheses were advanced which postulate the role played by cooperative ownership, resident control, income mix, and the non-profit/non-equity characteristics in community attitudes toward the location of cooperative housing. It was hypothesized that the ownership, resident control, and income mix characteristics would influence a majority of community residents to accept cooperative housing; and the non-profit/non-equity characteristic was hypothesized to influence a majority of community residents to object to cooperative housing. Community attitudes towards these characteristics are summarized in Table 7.4, and these figures are presented in chart form in Figure 7.1.

The frequency distributions for community attitudes toward cooperative ownership and resident control indicate that these characteristics would influence a slight majority to accept cooperative housing in their neighbourhood (in both cases the percentage is 51%). [71]

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[71] The phrase "would influence" is carried over from the wording used in the questionnaire. Hence, the phrase only indicates how the respondents answered, and is not intended to imply the operation of some causal chain in the attitudes of respondents.

Table 7.4. Summary of Attitudes Toward the Selected Tenure and User Characteristics of Cooperative Housing.

Characteristic	To Accept	Neutral	To Object
Ownership	167 (51%)	110 (34%)	34 (10%)
Resident Control	168 (51%)	111 (40%)	27 (8%)
Income Mixing	132 (40%)	129 (39%)	35 (11%)
Non-profit/Non-equity	74 (23%)	147 (45%)	70 (21%)

The frequency distribution for community attitudes toward the income mix characteristic indicates that it would influence less than a majority to accept cooperative housing (40%).

Finally, the frequency distribution for non-profit/non-equity indicates that it would influence less than a majority to object (21%).

Thus, although the data are weak, the response frequencies confirm the hypotheses with respect to community attitudes toward the ownership and resident control characteristics. However, the data do not confirm the hypotheses with respect to the income mix and non-profit/non-equity characteristics. These findings were examined in relation to: (1) the salient beliefs of respondents about each of these characteristics, and (2) the external variables.



## Attitudes Towards Characteristics of Co-operative Housing

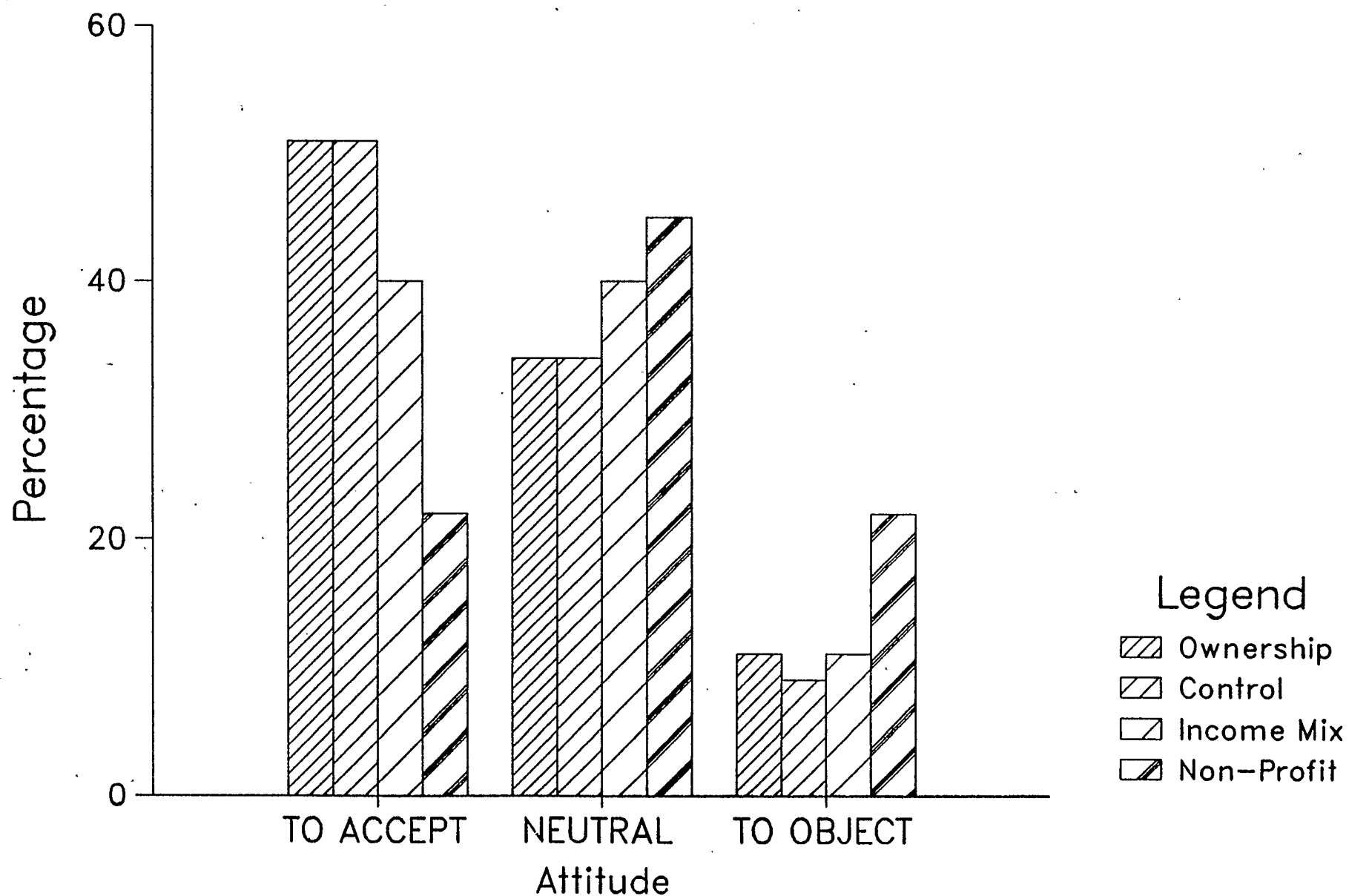


Figure 7.1 Community Attitudes Toward the Characteristics of Cooperative Housing.

#### 7.4.1 Open-ended Responses to the Tenure and User Characteristics of Cooperative Housing

The salient beliefs underlying community attitudes towards the selected characteristics were determined through open-ended questions (see Appendix 1, Sample Questionnaire, Questions 12a-12d; Part B). These beliefs indicate why the characteristics would influence respondents to accept, to object, or neither to accept or object to the location of cooperative housing in the neighbourhood.

In the case of attitudes towards the ownership characteristic, 63% of the respondents who tended to accept cooperative housing on the basis of this characteristic, associated ownership with good maintenance (see Table 7.5). In the next highest response mode, however, many respondents indicated that the type of development (design) or users were more important to their decision to accept or object to a facility (17%); thus a majority of these respondents declared themselves neutral to the ownership characteristic (11%). [72] The remaining open-ended responses to the ownership characteristic involve much lower percentages: 4% associate it with depressing property values; 3% prefer cooperative housing to subsidized housing; 3% think that cooperative ownership is difficult to manage; and, 1% are categorically against cooperative housing.

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[72] This position is consistently reiterated by these respondents throughout the series of responses they give to the facility-user characteristics (Questions 12a-12d; Part B). These respondents wanted to know the specific design and user group in order to be able to frame their attitudes with respect to acceptance or rejection.

Table 7.5. Attitudes Toward the Cooperative Ownership Characteristic by Open-Ended Responses.

Response Category	To Accept (%)	Neutral (%)	To Object (%)
Results in good property maintenance.	63.1	6.1	1.0
Users and/or building type more important to decision to accept/reject.	3.0	11.6	3.0
Depresses property values.	-	0.5	4.0
Prefer to subsidized housing.	2.5	1.5	-
Difficult to manage.	-	1.0	2.0
Against cooperative housing.	-	0.5	1.0
Total	68.7	20.2	11.1

N=198

The open-ended responses to the resident control characteristic follow a pattern similar to the attitudes towards ownership (see Table 7.6).

Table 7.6. Attitudes Toward the Resident Control  
Characteristic by Open-Ended Responses.

Response Category	To Accept (%)	Neutral (%)	To Object (%)
Results in good pro- perty maintenance.	65.3	4.5	0.6
Users and/or building type more important to decision to accept/reject.	2.0	11.9	1.1
Difficult to manage.	1.1	11.9	1.1
Depresses property values.	-	-	3.4
Prefer to subsidized housing.	2.3	-	-
Against cooperative housing.	-	-	1.7
Total	69.9	18.2	11.9

N=176

From this we can infer that resident control is equated with ownership tenure. However, 8% of the respondents think that collective control is a difficult approach to management, and this factor led 5% overall to object to cooperative housing.

In the case of attitudes toward income mix, of those who tended to accept cooperative housing on the basis of this characteristic (56%), a large percentage associated higher income persons with: (1) good property maintenance, or (2) as a model for lower income persons (25%) (see Table 7.7). However, some respondents expressed the belief that income is unrelated to standards of maintenance, and thus declared themselves neutral to the income mix characteristic (10%). A substantial percentage of respondents tended to accept cooperative housing, on the basis of income mix, because social integration accords with their view of society (26%). Some respondents, however, feared that income mixing would primarily attract lower income persons (9%), while others thought it would lead to management problems (9%), and thus these groups tended to object to cooperative housing.

The non-profit/non-equity characteristic elicited the most negative responses out of the four facility-user characteristics (see Table 7.8). Many respondents tended to object to cooperative housing because they perceived that the non-profit/non-equity characteristic implied that cooperative residents would have no incentive to maintain (or upgrade) their housing (46%). However, many respondents tended to accept cooperative housing because they associated the non-profit/non-equity characteristic with community-oriented development (21%). And finally, a

Table 7.7. Attitudes Toward the Income Mix Characteristic by Open-Ended Responses.

Response Category	To Accept (%)	Neutral (%)	To Object (%)
Income mix promotes an integrated community	26.4	2.4	-
Higher income households set standards/model for the development.	24.8	4.0	0.8
Users and/or building type more important to decision to accept/reject.	2.4	8.0	2.4
Income is not related to property maintenance.	-	9.0	-
May be taken over by lower income people.	2.4	0.8	5.6
Difficult to manage.	-	-	8.8
Poor targetting of social housing subsidies.	-	-	1.6
Total	56.0	24.8	19.2

N=125

Table 7.8. Attitudes Toward the Non-Profit/Non-Equity Characteristic by Open-Ended Responses.

Response Category	To Accept (%)	Neutral (%)	To Object (%)
No equity implies no incentive to maintain (or upgrade) property.	1.0	3.9	46.1
Results in a community-oriented development.	20.6	4.9	1.0
Users and/or building type more important to decision to accept/reject.	2.0	12.7	-
Provides affordable housing.	7.8	-	-
Total	31.4	21.6	47.1

N=102



smaller percentage of respondents tended to accept cooperative housing based on the non-profit/non-equity characteristic because they associated this with making housing more affordable for lower income persons (8%).

The open-ended responses to the non-profit/non-equity characteristic should be seen as offsetting attitudes towards the ownership characteristic. As was previously discussed (Chapter 5), cooperative ownership gives the residents, as a group, proprietary control over their housing development. However, it is a form of ownership tenure without individual or collective financial equity. Hence, it diverges from the conventional notions of home ownership. Indeed, in the open-ended responses, many respondents questioned whether the non-profit/non-equity characteristic contradicted the prior-mentioned ownership characteristic. It would appear, then, that ownership, without some form of equity, is perceived by a substantial percentage of the sample to lack the conditions which promote the proprietary behaviour usually attributed to homeownership.

#### 7.4.2 External Variables and Attitudes Toward Cooperative Housing

Attitudes towards the selected characteristics were examined in relation to socioeconomic and demographic characteristics using chi-square to test for significant relationships. However, no significant relationships were found between these external variables and the attitudes toward the selected facility-user characteristics. In the majority of cases the chi-square tests were invalidated by low cell counts which occurred due to the

sample characteristics, as well as the low tendency to object to cooperative housing based on the selected characteristics. It is thought that the tendency to object was offset by the approach of the survey which presented the selected characteristics in an abstract context -- that is, detached from any specific physical design or density considerations related to social housing. This may be seen to have inhibited the tendency in community residents, especially owners, to form negative perceptions, hence attitudes, based on the physical "image" they associate with social housing.

#### 7.5 The Anticipated External Effects of Cooperative Housing

The anticipated external effects of cooperative housing on the neighbourhood were measured by six neighbourhood variables (see Table 7.9). With each neighbourhood variable there is a high percentage of respondents who are "Not Sure" of the impact of cooperative housing. These scales should be read as indicative of the bias of community residents towards cooperative housing.

In the statistical analysis of these scales, these variables were combined to produce a composite scale of the "impact" which respondents anticipate from cooperative housing. [73] Using Pearson's Product Moment Correlation analysis, the composite

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[73] The composite scale is a simple additive scale. The reliability of the composite scale was assessed by means of Cronbach's alpha coefficient. The highest value of alpha (0.87) was obtained after omitting the property tax scale which showed a low item-total correlation. In this application of the Pearson Product Moment Correlation the variables were assumed to have interval-level properties.

Table 7.9. Anticipated External Effects Attributed to a Cooperative Housing Development.

Neighbourhood Variable	<u>Anticipated Effect</u>			
	Negative (%)	Neutral (No Change) (%)	Positive (%)	Not Sure (%)
Property Values	55	10	4	27
Property Taxes	8	23	21	44
Personal Satisfaction With Neighbourhood	40	20	9	27
Neighbourhood Stability	37	19	10	30
Neighbourhood Status	50	17	5	22
Residential Character	46	13	13	24
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N=217				

scale was correlated with the external variables pertaining to demographic characteristics, socioeconomic characteristics, and beliefs about the neighbourhood (see Table 7.10).

Table 7.10. Anticipated External Effects of Cooperative Housing on the Neighbourhood and External Variables.

External Variables	Composite Belief Scale(a)	Significance
<u>Demographic Characteristics</u>		
Sex	-0.12	0.070
Age	0.18	0.010**
Children	0.17	0.015*
<u>Socioeconomic Characteristics</u>		
Education	-0.09	0.173
Household Income	-0.16	0.021*
Tenure	-0.42	0.000***
Dwelling Type	-0.33	0.000***
<u>Beliefs about the Neighbourhood</u>		
Density	0.43	0.000***
Exchange Value	0.37	0.000***

(a) Figures in this column are Pearson Product Moment Correlation coefficients.

\*Significant beyond 0.05 level.

\*\*Significant beyond 0.01 level.

\*\*\*Significant beyond 0.001 level.

With regard to demographic characteristics, only gender and the incidence of children in the household show significant correlations with the composite scale of anticipated external effects. The positive correlation between gender and the composite scale shows that females tend to perceive cooperative housing as having more positive impacts. The positive correlation between children (in the household) and the composite scale shows that households with children perceive cooperative housing as having more positive impacts. Although the latter correlation is

weak, in comparison to attitudes towards subsidized housing (ATTMIX), households with children appear less negative towards cooperative housing.

Education failed to show a significant correlation with the composite scale. The negative correlation between household income and the composite scale shows that persons of higher income perceive cooperative housing as having more negative impacts.

The following correlations are considered stronger in comparison to the preceding correlations. The negative correlation between both tenure and dwelling type and the composite scale shows that persons who own as opposed to rent, or live in single-family housing as opposed to multi-housing, perceive cooperative housing as having more negative impacts. Similarly, the positive correlation between exchange-value and the composite scale shows that those who are concerned with exchange-value in their home perceive cooperative housing as having more negative impacts. However, the positive correlation between density and the anticipated external effects shows that persons who think higher density housing is acceptable in their neighbourhood perceive cooperative housing as having more positive impacts.

These correlations follow the patterns which emerged with respect to the relationships between the external variables and attitudes toward the location of subsidized housing (ATTMIX) in the chi-square tests in Section 7.3 (above). Furthermore, the correlation procedure permits us to examine the relationship between both tenure and dwelling type and the composite scale,

whereas, low cell counts made it problematic to test these variables in relation to ATTMIX.

The relationship between external variables and the anticipated effects of cooperative housing on the neighbourhood demonstrated similarities to some of the relationships operating with regard to attitudes towards the mixing of subsidized housing. In particular, the socioeconomic variables of tenure and dwelling type showed strong correlations to the composite measure of the anticipated effects of cooperative housing. Not surprisingly, single-family homeowners perceived cooperative housing to have more negative impacts on the neighbourhood. In addition, those homeowners who were concerned with property values, as measured by their orientation to exchange-value in their home, also perceived cooperative housing to have more negative impacts. By contrast, those who accepted higher forms of density in their neighbourhood perceived cooperative housing to have more positive impacts. Hence, the examination of the anticipated external effects attributed to cooperative housing points out the biases of the sample with respect to the influence of external variables on beliefs about neighbourhood impacts. These findings support the argument by Dear and Taylor (1982) that locational conflict deals in community perceptions and not necessarily actual external effects.

### 7.6 Summary of Statistical Analysis

The analysis of the survey data in the preceding sections has established significant relationships between the external variables, beliefs, and attitudes examined in this study.

Moreover, the findings confirm the effectiveness of the model in structuring the examination of community attitudes towards the location of subsidized and cooperative housing. The preferences of community residents with regard to the location of subsidized housing have been identified in terms of two alternatives -- a scattered or a concentrated pattern of location. The findings indicate that community residents, depending upon how they perceive the external effects of subsidized housing, are divided over the implications of the respective alternatives. A substantial percentage of respondents prefer a concentrated pattern of location because they believe it would preserve property values in the community. An equally substantial percentage of the sample prefer a scattered pattern based on the same perception. Hence, community perception of the respective alternatives is ambiguous. However, it would appear that those who tend to prefer the scattered alternative are more inclined to accept the physical integration of subsidized housing. This inference is supported on several accounts.

First, the crosstabulation of attitude towards the location of subsidized housing (ATTMIX) with the density variable (beliefs about the neighbourhood with respect to acceptable housing density) shows that those who would accept higher density in the neighbourhood tend to prefer the scattered pattern (Table 8,

Appendix 2). This may be interpreted to indicate that those who prefer a scattered pattern are more tolerant, with respect to the concept of congruence, than those who prefer a concentrated pattern.

Second, preference for scattered development is also related to progressive, tolerant attitudes as measured by support for the provision of subsidized housing. Where respondents hold restrictive attitudes toward the provision of social housing they tend to prefer a concentrated pattern of location, whereas those who support the provision of subsidized housing tend to prefer scattered development.

Third, a substantial percentage of the sample prefer the scattered alternative because they believe that it promotes social integration and/or the opportunities of access for lower income persons. In this case, the scattered alternative is preferred precisely because it accords with the belief system of certain community residents with regard to considerations of tolerance, integration, and equity. Thus, the preference of community residents for the respective alternatives should be seen as motivated by different beliefs about either the external effects of subsidized housing, or society. Consequently, those who tend to prefer a scattered pattern are found to demonstrate higher levels of tolerance towards the prospect of subsidized housing than those who prefer a pattern of concentrated location.

The analysis of attitudes towards the selected characteristics of cooperative housing showed that community residents are sensitive to tenure and user characteristics with respect to



their implications for external effects. However, the high percentage of respondents choosing the neutral response indicates that many are indifferent to such concerns, or fail to draw any implications (positive or negative) as was done by other community residents.

The anticipated external effects of a cooperative housing development correlated with several demographic and socioeconomic characteristics, which demonstrates the link between external variables and beliefs about the impact of cooperative housing facilities.

In the next chapter the implications of these findings will be discussed as they pertain to locational decisions regarding the development of cooperative housing.

## CHAPTER 8 CONCLUSIONS AND RECOMMENDATIONS

In this chapter, conclusions will be drawn based on a synthesis of the data analysis and the literature reviewed in the preceding chapters. The conclusions will be followed by recommendations for the future development of cooperative housing with respect to community attitudes.

### 8.1 Scattered Versus Concentrated Location

Conclusions: A concern amongst community residents for environmental quality and property values has been demonstrated by the data to be critical to the formation of attitudes towards subsidized housing. However, there is considerable ambiguity on the part of the respondents as to which location alternative best preserves the environmental quality and/or property values in the community.

The statistical analysis indicates that preference for scattering is related to acceptance of higher density housing in the host neighbourhood, support for subsidized housing provision in general, and to a lesser extent, the belief that all persons should have opportunities of equal access in their choice of community. In comparison, preference for concentrated location, or segregation, is related to less tolerant attitudes with respect to the provision of subsidized housing, and the negative external effects attributed to such housing. Indeed, preference for the concentrated alternative was higher for those who were against

the provision of subsidized housing in principle. This supports the general perception that prohibitive community attitudes towards the location of subsidized housing are compounded by ideological attitudes, as Cullingworth (1980, p. 31) has aptly suggested.

The statistical analysis indicates that preference for either scatteration or concentration is related to greater and lesser levels of tolerance, respectively. Hence, it would appear that the viability of the scattered alternative is related to a precondition of tolerant community attitudes towards subsidized housing.

Recommendations: It is recommended that cooperative housing developers employ a scattered approach to the location and design of housing cooperatives. Indeed, it is apparent that this approach is already under widespread use, and the survey data tend to confirm the assumptions underlying its use. Though the principles are not discussed here, the findings of the survey reinforce the viability of the scattered approach as it relates to community perceptions of the external effects of lower income housing projects.

According to the open-ended responses, scattered developments are perceived to reduce, or eliminate the negative external effects attributed to large developments, or a concentration of lower income housing projects in a particular area. From the perspective of multi-family housing residents, McAfee et al (1978) find that residential satisfaction is related to the size of a project (i.e., number of units); smaller projects are pre-

ferred to larger projects. Hence, the preference expressed by multi-family housing residents for smaller projects compliments the tendency for community residents to prefer the scattered location of subsidized housing. Unfortunately, financial constraints in lower income housing often dictate that large projects, at a high density, be developed in order to meet financial criteria. [74] While the preference for scattered development mainly relates to the size of lower income housing projects, community residents have become increasingly aware of the effect of density levels in multi-housing. Many community residents perceive that higher density housing "takes advantage" of the environmental quality of lower density neighbourhoods. Homeowners, particularly in single family neighbourhoods, perceive that the environmental quality of their neighbourhood is reduced because of crowding, due to the external effects which they associate with high-density housing. Hence, cooperative developments which reduce or eliminate the crowding impacts associated with higher density should be successful in eliciting community acceptance.

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[74] See Simon and Wekerle (1986), discussed in Chapter 4 of this study; in the case of Frankel-Lambert redevelopment scheme (Toronto), they point out how financial constraints led to a design which counteracts the objective of integrating lower income housing with the existing neighbourhood.

## 8.2 Income Integration and Cooperative Housing

Conclusions: In the survey, the response to income mix was not as straightforward as hypothesized. Many respondents associated income mixing with opportunity of access or integrated housing, which they supported in principle. Other respondents perceived that the presence of higher income households sets proper standards for maintenance, hence, for them income mix is associated with a viable, stable development. Finally, the number of respondents who tended to accept cooperative housing on the basis of income mix, was equal to those who were neutral to this characteristic. Hence, the instrumental role which income mix has been traditionally assumed to perform in improving the acceptability of social housing may be overestimated.

According to CMHC (1983), income mixing was introduced to social housing in response "to the social and community acceptance problems which faced large-scale public-housing", and to promote the "social benefits...involved where there is diversity in household income and composition" (p. 54; see also CCSD, 1977). Lewis and Rice (1982) suggest more blatantly that income mix was instituted to prevent social housing from "damaging" communities. They, like many others (see Chapter 3), are critical of income mix provisions because social housing resources are diverted from needy households in order to ensure community acceptability through income mixing. However, as noted, many community residents were indifferent to the income mix characteristic.

This brings into question the role which income integration performs in making social housing acceptable to local communities. It should be acknowledged that better facilities (i.e., standards of design and maintenance) are usually associated with higher income users. Hence, even where a particular social housing development provides for income integration, poor standards of design or maintenance may nullify any positive perceptions gained by income mixing. Moreover, provisions for income mixing are meaningless if a modest quality of design, or poor standards of maintenance make it difficult to market social housing units to higher income persons. [75] Income integration, therefore, performs a complimentary role to design or tenure policy. By itself, income integration cannot be considered a critical factor from the perspective of community response, for its inclusion presupposes other conditions such as better design or more attractive terms of tenure. Indeed, in cooperative housing, the proprietary rights and status gained by residents is attractive to a wide cross-section of income levels, including middle and high income households (see Chapter 5, Table 5.2).

Recommendations: Generally, cooperative tenure is characterized as producing socially and financially stable housing developments. As Selby and Wilson (1988) suggest, community acceptance of cooperative housing is related to the stability

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[75] See Woods, Gordon Consultants (1980) for a discussion of the problem of maintaining a policy of income integration in public non-profit housing in the face of marketing difficulties stemming from modest quality of design.

associated with housing cooperatives. The stability produced by cooperative tenure may have implications for increasing the proportion of lower income households accommodated by cooperative housing. In order to test these implications more comprehensively, it will be necessary to determine how stability relates to the income composition of cooperative housing. The research by Zimmer (1977), and Ward (1976) on the conversion of distressed public housing projects into cooperative housing, suggests that cooperative tenure is effective in promoting stability even in solely lower income developments. However, as Dybka (1979) has argued, income integration circumvents the stigma which stems from projects which are identified as solely lower income. Hence, the objective of serving those with the greatest need remains compromised by the stigma attributed to projects which are solely lower income. On the basis of this study, from the perspective of overcoming negative community attitudes toward lower income housing, it would appear that cooperative housing is an appropriate vehicle for increasing the proportion of lower income households in social housing. And moreover, the non-discriminatory objectives of cooperative principles, as well as the benefits derived from social diversity in operating a housing development, suggest that cooperative housing should remain income integrated.

### 8.3 The Tenure Characteristics of Cooperative Housing

Conclusions: In the survey, the open-ended responses to the scattered or concentrated alternatives, as well as the responses to the tenure characteristics of cooperative housing, indicate that homeowners are fundamentally concerned with maintaining the environmental quality of their neighbourhood, and specifically the preservation of property values. Homeowners recognize that they are dependent upon other property owners to maintain the stability of the overall neighbourhood. Thus, their perception of lower income housing is particularly circumspect with regard to the standard of property maintenance or design which can be expected from such housing, and its users.

In cooperative housing, the users bear the responsibility of operating their housing, and hence, cooperative residents adopt a proprietary relationship to their housing environment. Cooperative ownership structures the relationship of cooperative residents to each other, to the housing environment, and to the surrounding community in a manner which promotes proprietary attitudes and behaviour, and community-building. However, in the survey, a substantial number of respondents questioned whether a cooperative housing development would be properly maintained in the absence of individual equity on the part of residents. Respondents who attributed a lack of incentive to maintain (or improve) property to the non-profit/non-equity characteristic were consequently influenced by this characteristic to object to cooperative housing, or to be somewhat less positive toward it. Thus, negative community attitudes towards the non-profit/non-



equity characteristic must be seen as offsetting community acceptance of cooperative housing based on the ownership and resident control characteristics. It would seem, therefore, that the negative implications associated with the absence of equity has the greatest potential to undermine the positive external effect attributed to the proprietary status of cooperative residents. By contrast, however, many community residents perceived that the non-profit/non-equity characteristic would produce a community-oriented development. Some respondents even expressed the view that they preferred cooperative housing to conventional government subsidized housing. However, a large number of respondents indicated neutrality to the non-profit/non-equity characteristic. It is probable that this segment did not perceive the potentially negative aspect of this characteristic, or were unable to say if it would influence them to accept or object, because the level of information given in the questionnaire was not enough for them to form an evaluation. The perceptions of this segment may become particularly critical in an actual case of locational conflict, because any community opposition is likely to impress the negative perception of the non-profit/non-equity characteristic upon the undecided in a community.

Recommendations: Cooperative ownership has the potential to elicit community acceptance provided that community residents perceive that it induces proprietary behaviour in cooperative housing residents. As the survey demonstrated, ownership without actual equity led many respondents to question whether coopera-

tive housing residents have the incentive to maintain their development. However, the acknowledged management success of non-profit cooperative housing (CMHC, 1983; Ward, 1976; Zimmer, 1977; Sullivan, 1972; and Sadacca et al, 1972) may be taken as an indication that the incentives which exist are sufficient to ensure proprietary behaviour in cooperative housing residents. Thus, it is the responsibility of cooperative housing developers to explain the terms of cooperative tenure and how they relate to concerns of community residents with respect to the external effects which may be anticipated in the surrounding community.

As was previously discussed (Chapter 2), information and education programs can provide a forum in which the misconceptions surrounding a particular development can be addressed. Public forums permit the details of a proposed development to be properly represented by developers, and evaluated by community residents. They also provide an opportunity for both groups to initiate a working relationship. As the DACHI case study showed (Chapter 4), until the developers became actively involved in representing the objectives and terms of their development, they were vulnerable to negative perceptions derived from poor information, and well-organized community opposition (Dineen, 1974).

It is recommended that cooperative housing developers prepare, where it is necessary, procedural plans to seek acceptance in the community, and most importantly, to counteract opposition arguments. The key to community acceptance lies in actively promoting the characteristics of cooperative housing which reduce or eliminate the threat of negative external effects

as perceived by community residents. Notwithstanding the potential for a negative community response to housing which may be modest or multi-family, cooperative tenure provides the necessary organizational incentives and structure to ensure that housing cooperatives are stable, viable environments.

#### 8.4 The Cooperative Housing Program

Conclusions: Some community residents will undoubtedly be sceptical of the positive implications of cooperative tenure expressly because of the absence of equity. This is a difficult criticism to counter because as a society we are strongly biased to the notion that homeownership drives the incentive to maintain property, and undergirds one's commitment to the wider community. By comparison, the management success of non-profit cooperative housing demonstrates that equity need not be a condition of tenure in order to motivate people to adopt proprietary attitudes and behaviour. However, community response to cooperative housing suggests that it may be worthwhile to study the merits of introducing an equity component into non-profit cooperative housing.

In Canada, the non-profit cooperative housing program has evolved to the state where its financial and social characteristics have demonstrated that housing cooperatives, in addition to meeting the physical requirements of shelter, promotes the development of individuals and the building of a community. Hulchanski and Patterson (1984) have criticised the controversial 1983 evaluation of CMHC social housing programs for neglecting to

assess these factors in their evaluation of the respective programs. It should be recognised that cooperative housing elicits community acceptance because it is perceived by community residents to foster stable, viable housing projects. However, this study has identified that the absence of equity in non-profit cooperative housing elicits negative community attitudes because equity is customarily associated with good maintenance and community commitment. Hence, for some community residents a positive perception of cooperative housing may be tenuous at best.

Recommendations: CMHC should study the feasibility of introducing an equity component in the non-profit cooperative housing program. Such a provision would undoubtedly enhance the acceptability of housing cooperatives, and more importantly, it would recognise the commitment which cooperative residents make to their projects. The opportunity to hold equity in one's housing would strengthen the commitment between individual members and their housing cooperative community, and moreover it would give cooperative residents the legal status of a proprietor. Such a provision would have to be non-profit in its terms in order to ensure that the cooperative housing units remained in the affordable housing stock.

Finally, CMHC should expand the role which the non-profit cooperative housing program performs as a vehicle for lower income housing. Specifically, it is recommended that the program become the primary vehicle for non-senior social housing. Under the current program, proposals for cooperative housing projects

are user-demand generated, hence provisions would have to be introduced to allow the development of turn-key projects if demand did not match the initial expansion of the program. It is within the scope of cooperative housing resource groups and CMHC to direct the demand for affordable housing to the cooperative housing program in order to encourage program take-up. Moreover, these agencies are the most appropriately placed and experienced to facilitate the expansion of the cooperative housing program.

Turn-key projects have special implications for member education because residents do not have the benefit of growing into the housing cooperative system beginning with the initial planning stages, continuing through the development of the project, and working towards occupancy. As such, there is some concern as to whether turn-key projects are as effective in imbuing the cooperative ethic in residents. In addition, through the years CMHC has consistently resisted efforts to build sponsor cooperatives. Rather, the program requires that the housing cooperative society be assembled as part of the project approval criteria. Early on in the development of the cooperative program, Haire (1975) criticised CMHC for unduly limiting the potential of the program by requiring that this stringent condition be met. As he argued, in practice it has proven difficult to sustain a volunteer group of cooperative developers/residents through the typically lengthy and complex process of project development. With the experience gained over the past two decades the cooperative sector may be at a point where it is feasible to move towards more turn-key projects, with member education programs

playing an increasingly more critical role in the post-occupancy phase. These questions will have to be researched more explicitly.

The experience in the U.S. (Zimmer, 1977)), and Norway (Ward, 1976), with the conversion of public housing to cooperative tenure indicates that turn-key cooperative projects are feasible if residents are given the appropriate orientation. Within the cooperative housing sector in Canada there are cooperative education resources in place which are already being employed by housing cooperatives to introduce residents to cooperative housing, and to the management tasks involved in operating a housing cooperative. Canada already has several examples of turn-key projects. While member education has been a concern in the transfer of these projects, the main criticism with these projects is that, there is little opportunity for user-input, or the projects were designed for other contexts (i.e., for the rental or condominium market).

It is also suggested that should social housing policy move exclusively to targetting core need households, the implications of cooperative housing from the perspective of community attitudes may become even more critical. That is, community resistance to solely lower income housing may be less strident if cooperative housing is being built as opposed to rental housing.

### 8.5 Suggestions for Future Research

One of the pressing concerns identified for social housing in the most recent literature, (see Chapter 3), is that the objective of income mix leads to a reduced pool of units for the lower income target group. However, attempts to increase the proportion of units targetted to lower income households will no doubt continue to be frustrated by negative community attitudes toward wholly lower income housing projects. One of the recommendations to come out of the preceding section is that we should consider increasing the proportion of lower income households in cooperative housing because, it is suggested, cooperative tenure provides the proprietary rights and responsibilities that foster stable, viable housing environments. However, it would be advisable to study the relationship between the user profile of cooperative housing and the stability of the housing environment with respect to the influence of the income variable. If there is sufficient income stratification in the existing cooperative housing sector, it may be possible to sample from the population of housing cooperatives in order to test the relationship between income levels of residents and selected management and environmental criteria which operationalizes the concepts of viability and stability. Such a study would help guide a systematic approach to determining the proportion of lower income households which constitutes a feasible level of income mix in cooperative housing projects.

APPENDIX 1  
SAMPLE QUESTIONNAIRE





Faculty of ENVIRONMENTAL DESIGN

2500 University Drive N.W., Calgary, Alberta, Canada T2N 1N4

February 8, 1988

Dear Head of Household,

I am a graduate student in Urban and Regional Planning, in the Faculty of Environmental Design, at the University of Calgary. Under a scholarship sponsored by the Canada Mortgage and Housing Corporation, I am conducting some research into how local residents in Calgary communities feel about their neighbourhood, and specific types of multi-housing. I hope that you will help me by answering a brief survey questionnaire; your cooperation is needed to do the project.

The results of this survey will be used in my thesis which focuses on the development of specific types of multi-housing in Canada. Please be assured that this survey is not related to any official plans concerning the future of your neighbourhood.

The questionnaire has been kept as short as possible because I know your time is valuable. Should you have any problems filling out the questionnaire you can reach me at, **282-2275** (Monday - Thursday from 9:00 AM - 5:00 PM), where I or a project assistant will be pleased to help you. For your convenience, the cost of mailing the completed questionnaire back to me has been pre-paid. Please place the completed questionnaire in the pre-addressed pre-paid envelope provided, and drop off at any mail box or postal station.

I guarantee that all responses to the questionnaire will be kept anonymous and confidential. I am only interested in broad trends and have no way of identifying you personally. If you want to see the results of the survey, please contact me at the number given above and I'll be happy to send them on to you.

Thank-you for your interest, I look forward to your responses as soon as possible.

Sincerely yours,

Mark Sasges

**Please note:** The questionnaire begins on the reverse of this page. Thank-you.

**Mailing instructions:** Please place the completed questionnaire in the pre-addressed, pre-paid envelope provided and drop it off at any mail box or postal station.



Olympic Village and Speedskating - 1988

(Over)

- 7a. Assuming land was available, if subsidized housing for low and moderate income households was being proposed in your community, which of the alternatives, 1 or 2, would you prefer most?

☐ Alternative 1: Subsidized housing units for low and moderate income households should be located so that these households are scattered throughout various neighbourhoods - including your own.

☐ Alternative 2: All subsidized housing units for low and moderate income households should be located so that these households are concentrated in their own neighbourhood within your community.

- b. Why would you prefer the alternative you selected?

---



---

8. If subsidized housing, for the following income groups, was being proposed for your neighbourhood, how would you rate the degree of the desirability of housing each of these groups in your neighbourhood?

	GROUPS	DESIRABILITY		
		HIGH	MEDIUM	LOW
Please circle one letter for each group.	Low Income Households	H	M	L
	Moderate Income Households	H	M	L
	Both Low and Moderate			
	Income Households Combined	H	M	L

9. How do you rate the desirability of having a subsidized housing development for low and moderate income households within the following distances from your home?

Please circle one number for each distance given.	Very Desirable	Desirable	Neither Desirable nor Undesirable		Very Undesirable
			Undesirable	Undesirable	
	1	2	3	4	5
a. Within 7 - 12 blocks	1	2	3	4	5
b. Within 2 - 6 blocks	1	2	3	4	5
c. Within 1 block	1	2	3	4	5

PART III *This next set of questions is concerned with Co-operative Housing*

10. Currently there is a type of housing available known as co-operative housing, or co-op housing for short.

- a. Where, if at all, have you heard about co-op housing? (You may need to check more than one.)
- ☐ Friends or relatives  
☐ Advertising  
☐ News media.  
☐ I have seen a co-op housing development  
☐ Other; Please specify \_\_\_\_\_  
☐ Never heard of co-op housing before.  
☐ Don't remember

- b. And, using a scale of 1 to 5, where '1' means definitely negative and '5' means definitely positive, please tell me if you perceive co-op housing as positive or negative? Please circle one number.

DEFINITELY  
NEGATIVE

1

2

3

4

DEFINITELY  
POSITIVE

5

NOT SURE --- 6

11. Which one of the following income groups do you most closely associate with co-op housing?

☐ Low income    ☐ Middle income    ☐ High income    ☐ A mix of incomes    ☐ Don't know

(Over)

13. Based on what you know now about co-op housing, please tell me whether you think a co-op housing development would have an effect on each of the following conditions in your neighbourhood.

- a. Property values in the neighbourhood. ☐ No  
☐ Yes; ----- if yes, would property values: ☐ Increase  
☐ Not sure ☐ Decrease
- b. Property taxes in the neighbourhood. ☐ No  
☐ Yes; ----- if yes, would property taxes: ☐ Increase  
☐ Not sure ☐ Decrease
- c. Your satisfaction with the neighbourhood. ☐ No  
☐ Yes; ----- if yes, would your satisfaction: ☐ Increase  
☐ Not sure ☐ Decrease
- d. The stability of the neighbourhood. ☐ No  
☐ Yes; if yes, would neighbourhood stability: ☐ Increase  
☐ Not sure ☐ Decrease
- e. The status of the neighbourhood. ☐ No  
☐ Yes; if yes, would neighbourhood status: ☐ Increase  
☐ Not sure ☐ Decrease
- f. The residential character of the neighbourhood. ☐ No  
☐ Yes; if yes, would the residential character: ☐ Be Enhanced  
☐ Not sure ☐ Be Diminished

PART IV *Finally, I would like to ask some questions about you and your household.*

14. Please indicate your sex. ☐ Male  
☐ Female
15. Please indicate the category which corresponds to your age.  
☐ Under 30 Years of Age  
☐ 30 - 49  
☐ 50 or Older
16. Please indicate your marital status.  
☐ Single  
☐ Married (Includes Common-law)  
☐ Widowed  
☐ Divorced
17. If you have children, how many are presently living in your home, in the age groups listed?  
☐ 1 - 5 Years  
☐ 6 - 12 Years  
☐ 13 - 17 Years  
☐ 18 Years and over

(Over)

APPENDIX 2  
CONTINGENCY TABLES

Table 1. Attitude To Mixing Subsidized Housing  
in the Neighbourhood (ATTMIX) by  
Gender.

GENDER			
	Male	Female	Total
LOCATION ALTERNATIVES			
Scattered	71 (49.0)	103 (65.2)	174 (57.4)
Concentrated	74 (51.0)	55 (34.8)	129 (42.6)
Total	145 (100.0)	158 (100.0)	303 (100.0)

(Corrected) Chi-square = 7.49065; Significant beyond 0.01% level.

Table 2. Attitude To Mixing Subsidized Housing  
in the Neighbourhood (ATTMIX) by Age.

AGE				
	< 30 (%)	30 - 49 (%)	50 & Older (%)	Total (%)
LOCATION ALTERNATIVES				
Scattered	43 (76.8)	94 (52.8)	36 (52.9)	173 (57.3)
Concentrated	13 (23.2)	84 (47.2)	32 (47.1)	129 (42.7)
Total	56 (100.0)	178 (100.0)	68 (100.0)	302 (100.0)

Chi-square = 10.68; Significant beyond 0.01% level.

Table 3. Attitude To Mixing Subsidized Housing  
in the Neighbourhood (ATTMIX) by Chil-  
dren in the Household.

CHILDREN IN HOUSEHOLD				
	1-17 (%)	18 & Over (%)	None (%)	Total (%)
-----				
LOCATION ALTERNATIVES				
Scattered	72 (51.1)	23 (74.2)	82 (60.3)	177 (57.5)
Concentrated	69 (48.9)	8 (25.8)	54 (39.7)	131 (42.5)
-----				
Total	141 (100.0)	31 (100.0)	136 (100.0)	308 (100.0)
-----				

Chi-square = 6.36; Significant beyond 0.05% level.

Table 4. Attitude To Mixing Subsidized Housing in the Neighbourhood (ATTMIX) by Education.

=====				
EDUCATION LEVEL ATTENDED OR COMPLETED				
	Elementary or Public	Technical or Vocational	College or University	Total
-----				
LOCATION				
ALTERNATIVES				
Scattered	47 (72.3)	26 (55.3)	101 (52.6)	174 (57.2)
Concentrated	18 (27.7)	21 (44.7)	91 (47.4)	130 (42.8)
-----				
Total	65 (100.0)	47 (100.0)	192 (100.0)	304 (100.0)
-----				

Chi-square = 7.79; Significant beyond 0.05% level.

Table 4b. Attitude To Mixing Subsidized Housing in the Neighbourhood (ATTMIX) by Education, Controlling for Ownership.

=====				
EDUCATION LEVEL ATTENDED OR COMPLETED				
	Elementary or Public	Technical or Vocational	College or University	Total
-----				
LOCATION				
ALTERNATIVES				
Scattered	37 (69.8)	19 (50.0)	75 (50.3)	131 (54.6)
Concentrated	16 (30.2)	19 (50.0)	74 (49.7)	109 (45.4)
-----				
Total	53 (100.0)	38 (100.0)	149 (100.0)	240 (100.0)
-----				

Chi-square = 6.36; Significant beyond 0.05% level.

Table 5. Attitude To Mixing Subsidized Housing in the Neighbourhood (ATTMIX) by Annual Household Income for 1986.

=====					
ANNUAL HOUSEHOLD INCOME (\$)					
	0-19.9K	29-29.9K	30-39.9K	40K & Over	Total
-----					
LOCATION					
ALTERNATIVES					
Scattered	28 (70.0)	30 (76.9)	27 (65.9)	84 (47.7)	169 (57.1)
Concentrated	12 (30.0)	9 (23.1)	14 (34.1)	92 (52.3)	127 (42.9)
Total	40 (100.0)	39 (100.0)	41 (100.0)	176 (100.0)	296 (100.0)

Chi-square = 16.57; Significant beyond 0.001% level.

Table 5b. Attitude To Mixing Subsidized Housing in the Neighbourhood (ATTMIX) by Annual Household Income for 1986, Controlling for Ownership.

=====					
ANNUAL HOUSEHOLD INCOME (\$)					
	0-19.9K	29-29.9K	30-39.9K	40K & Over	Total
-----					
LOCATION					
ALTERNATIVES					
Scattered	16 (66.7)	20 (74.1)	13 (50.0)	77 (49.7)	126 (54.3)
Concentrated	8 (33.3)	7 (25.9)	13 (50.0)	78 (50.3)	106 (45.7)
Total	24 (100.0)	27 (100.0)	26 (100.0)	155 (100.0)	232 (100.0)

Chi-square = 7.26; Not Significant beyond 0.05% level.



Table 6. Attitude To Mixing Subsidized Housing in the Neighbourhood (ATTMIX) by Attitude To the Provision of Subsidized Housing.

PROVISION OF SUBSIDIZED HOUSING			
	No	Yes	Total
LOCATION ALTERNATIVES			
Scattered	27 (38.0)	130 (63.7)	157 (57.1)
Concentrated	44 (62.0)	74 (36.3)	118 (42.9)
Total	71 (100.0)	204 (100.0)	275 (100.0)
(Corrected) Chi-square = 13.17; Significant beyond 0.001% level.			

Table 6b. Attitude To Mixing Subsidized Housing in the Neighbourhood (ATTMIX) by Attitudes To the Provision of Subsidized Housing, Controlling for Ownership.

PROVISION OF SUBSIDIZED HOUSING			
	No	Yes	Total
LOCATION ALTERNATIVES			
Scattered	24 (38.1)	95 (61.3)	119 (54.6)
Concentrated	39 (61.9)	60 (38.7)	99 (45.4)
Total	63 (100.0)	155 (100.0)	218 (100.0)
(Corrected) Chi-square = 8.81; Significant beyond 0.01% level.			

Table 7. Attitude To Mixing Subsidized Housing in the Neighbourhood (ATTMIX) by Acceptability of Higher Density Housing.

=====					
LEVEL OF HIGHER DENSITY					
	None	Low	Medium	High	Total
-----					
LOCATION ALTERNATIVES					
Scattered	65 (47.1)	29 (72.5)	36 (57.1)	47 (70.1)	177 (57.5)
Concentrated	73 (52.9)	11 (27.5)	27 (42.9)	20 (29.9)	131 (42.5)
Total	138 (100.0)	40 (100.0)	63 (100.0)	67 (100.0)	308 (100.0)

Chi-square = 14.18; beyond 0.01% level.

Table 7b. Attitude To Mixing Subsidized Housing in the Neighbourhood (ATTMIX) by Acceptability of Higher Density Housing, Controlling for Ownership.

=====					
LEVEL OF HIGHER DENSITY					
	None	Low	Medium	High	Total
-----					
LOCATION ALTERNATIVES					
Scattered	56 (46.3)	21 (70.0)	28 (57.1)	28 (65.1)	133 (54.7)
Concentrated	65 (53.7)	9 (30.0)	21 (42.9)	15 (34.9)	110 (45.3)
Total	121 (100.0)	30 (100.0)	49 (100.0)	43 (100.0)	243 (100.0)

Chi-square = 8.30; beyond 0.05% level.

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