

**THE CHALLENGES OF CREATING SOCIAL CAPITAL
AND INCREASING COMMUNITY PARTICIPATION
IN A DIVERSE POPULATION:
IMPLICATIONS FOR THEORY, POLICY AND PRACTICE
BASED ON A CASE STUDY OF A CANADIAN HOUSING CO-OPERATIVE**

By

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ABSTRACT

This study documents the challenges and potential solutions to building social capital and increasing community participation across income, race, ethnicity, language, immigration status, physical and mental health and ability, age, family status, gender and sexuality. As a mixed-income social housing project diverse in these different ways, the Shefford Cooperative in Ottawa, Canada provided the ideal case study environment.

Challenges to building social capital and increasing participation included: ideologies of exclusion, insufficient communication and conflict resolution skills and mechanisms, and the fast-paced and higher standard realities of urban, industrial life that are leaving those with poorer social skills behind.

It is impossible in urban, industrialized societies for everyone to share the same norms, nor is it desirable. Often people who are marginalized are expected to adapt to majority norms, which *causes* tension. Issues of power and internalized oppression matter in social capital formation. Diversity itself is not an impediment to building social capital, but rather judgments and structural exclusion that have a negative socioeconomic impact. This study proposes the notion of *status capital* as a subset of social capital. When judging whether to trust others or engage in or deepen a relationship with someone, the other person's status is evaluated.

Some strategies that can mitigate the challenges of building social capital and increasing participation in diverse communities include: creating free neighbourhood conflict resolution centres, which would offer mediation services, referral to other community services, and free communications skills and conflict resolution skills workshops and certification; building social and economic inclusion through literacy, universal programs, and respectful services; building an ideology of inclusion through consultation with excluded groups about how this might be achieved; investing in early childhood development so that every person has the best chance to develop good social and communication skills to their full potential; promoting mental wellness; and outreach to isolated individuals and groups.

The study used mixed methods: in-depth interviews with 25 out of 48 Shefford co-op members collecting both quantitative and qualitative data, 10 key informant interviews, participant-observation over a period of five years, policy analysis of the Ontario *Social Housing Reform Act*, and autoethnography.

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This dissertation is dedicated to the participants in this research, members of the Shefford Heritage Housing Co-operative, for teaching me so much about themselves, myself, and how social capital works. I want to thank them for the gifts of their time, thoughts and lives, and hope that the results of this dissertation may be useful to them as well as of keen interest to scholars.

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LIST OF ABBREVIATIONS

| | |
|-------------|--|
| ANOVA | Analysis of variance |
| BC | British Columbia |
| CAFRA | Caribbean Association for Feminist Research and Action |
| CHASEO | Co-operative Housing Association of Eastern Ontario |
| CHF or CHFC | Cooperative Housing Federation of Canada |
| CHFC-OR | Cooperative Housing Federation of Canada, Ontario region |
| CMA | Census Metropolitan Area |
| CST | Canada Social Transfer |
| GLBTQ | Gay, lesbian, bisexual, transgender, queer |
| ICA | International Cooperative Alliance |
| IFFs | Intersectional feminist frameworks |
| NGC | New generation co-operative |
| NGO | Non-governmental organization |
| NPO | Not-for-profit organization |
| PAR | Participatory action research |
| PEI | Prince Edward Island |
| RGI | Rent-g geared-to-income subsidies |
| SHRA | Province of Ontario's <i>Social Housing Reform Act</i> |
| SSHRC | Social Sciences and Humanities Research Council |
| US | United States |

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Chapter 1: Introduction

1. Background

Co-operatives as institutions of mutual aid and support are one way to build social capital in society and meet the needs of people who are not well-served by market forces. These may include people who are living on low incomes for whatever reason, such as inadequate pension in old age, racism in housing and employment, people with mental and/or physical disabilities, people (mainly women) with significant caregiving responsibilities, people who are unemployed because their skills and educational levels are not in demand, highly educated immigrants who cannot find work in their profession, people with uncertain immigration or refugee status or who have not yet completely settled to a new life in Canada, people who are working in low wage occupations such as sales clerks, restaurant staff, housecleaning, artists, musicians and writers. This dissertation is a case study of an apartment building in Ottawa that went from being a neglected privately-owned building to a housing co-op that has markedly improved most, but not all, residents' lives.

A housing co-op is a rich mixture of real-life drama: some members of the Shefford Heritage Housing Co-operative in downtown Ottawa have become romantically involved with each other, and have had intense conflicts with others. Members have been through cancer, addictions, loss of employment, deaths in the family, and a baby was even born on the bathroom floor of one of the units in a snowstorm. Apart from the drama, it is a social capital theorist's dream – a group of very diverse people who come together because they are interested in knowing their neighbours and being involved in a co-operative community. This dissertation seeks to learn why some members get involved while others do not, and yet others withdraw after a period of involvement? Why do some members help others, others do not, and yet others will help people with certain characteristics and not others? What influences members towards co-operative behaviour? As such, the Shefford Heritage Housing Co-operative Co-op (hereafter, 'The Shefford') provides an excellent setting for a case study about participation and social capital formation.

An abundance of studies links social capital (having a deep and rich social network) to better mental and physical health and longer life (see Putnam 2000; Field 2003). Social support and interaction can promote health in tangible ways, such as getting lifts to medical appointments, having someone run errands if one is unwell, and receiving encouragement and advice on how to take care of one's health. However, on a deeper level, having others care about you and having others to care about has a measurable

impact on our brains and mental well being, and is associated with positive health outcomes. Although this is not yet well understood, feeling a sense of belonging with others is a part of this phenomenon (Mayo Clinic 2008). Sense of community is an aspect of social capital involving the sense that one belongs to something, fits in somewhere.

The consequences of social alienation can be severe. On Sept. 13, 2006, Kimveer Gill, a young Montreal man who was isolated from his peers at school, marched down to Dawson College and shot 21 people, killing two, including himself. This sparked debates about gun control, violent crime, mental illness and the issue certainly also has a dimension of gender socialization. However, one important aspect of this and many similar cases is the fact that some people in modern industrialized societies are profoundly alienated from others, are further down the continuum of loneliness and alienation that many feel from time to time. They do not feel any sense of belonging to society at large, or to any healthy community. Some have no community, and some find community, as Gill did, among people who promote violence and hatred, such as the notorious interactive website vampirefreaks.com.

Of course, not all people who feel alienated take it out on others with violence. However, it is now well-established in research that social isolation is as great a risk factor for premature death as smoking and obesity (Putnam 2000). Yet the issue of promoting healthy social networks has not made it into mainstream politics or health care in Canada. In the studies summarized by Halpern (2005), social capital is associated with less crime,

better health, better learning outcomes for children, and more effective, democratic government. Civic and community participation, involving interaction with others, is an element of social capital emphasized mainly by social capital theorists emerging from political science, such as Robert Putnam.

Significant research evidence exists that the more social contacts and networks people have, the more they participate in their community in various ways from voting in elections, to helping others, to donating money to organizations. Studies suggest that the biggest predictor of donating money (as a proportion of income), for example, is not financial capital but social capital (Putnam 2000). The more people are isolated, the more likely they are to experience ill health and unemployment. Building networks, particularly among the disenfranchised, have implications for people's ability to be fully participating citizens, and for social and economic well-being. It is a matter of helping people develop the networks and participation skills they need to take action to change social and economic structures. This is in no way to imply that social and economic structures are fair and all people need to do is participate more.

Economists interested in social capital have documented its value in terms of fostering prosperity and creativity for the individual and societies. The more people you know, especially different kinds of people in different kinds of communities, the more likely you are to hear about job opportunities, to have someone who can recommend you for jobs, to train you, to meet innovative thinkers, and to meet people with whom you can

work well. The “old boys’ club” is an example of this. Important deals can be made on the golf course or over dinner. The latter is an example of bonding social capital, which excludes people without a common set of characteristics: middle-aged, white, male, and high-income. What many researchers are exploring is how to build *bridging* social capital, that is, networks across differences.

One would think that community development theory and practice would show us the way to build bridging social capital. Yet most of the literature, particularly of the past and particularly the British and American literature, focus on “helping” poor communities and/or ethnocultural communities, assuming that these communities are homogenous. Even the “radical organizing” literature in social work, although it deals with gender, race and class, often view these as separate elements, and assume that members of marginalized communities all seek radical change. Part of the problem is that many of these organizing projects deal with subsets of people within various communities who are committed to social change, and not with all members of the community. Because of funding concerns for projects, the community development literature often seeks to make projects out to be successes, or reports only or primarily on the successes for the sake of accessing future funding. However, we have just as much to learn from failures and mistakes.

This dissertation seeks to understand the challenges to building social capital and fostering increased participation in diverse, urban industrialized societies, such as

Canada. It also seeks to explore solutions, through asking Shefford members what they thought could entice them to get to know their neighbours better and participate more, implementing these suggestions, and document how each suggestion worked.

Social capital is a relatively new and interdisciplinary field of study with most of the literature being published since 2003. No consensus has yet been formed in social capital theory about a basic definition. Scholars are using different definitions and measures and emphasizing different kinds of characteristics. In general, social capital theory has become a theory of how human beings are organized in interdependent relationships between individuals, groups, in communities and in nations.

2. Research question, objectives, and process

The question this dissertation seeks to answer is the following question: **What are the challenges to building social capital and greater participation in a housing co-op with a diverse population, and how can these challenges be potentially overcome?**

This piece of research began as a participatory action research (PAR) project, although it departed from PAR principles at the implementation and analysis stages. In PAR, the research participants help to choose the research question and design the research to meet the needs of the community, in this case the Shefford Co-op. As a co-op member, I brought forward this thesis idea to a general members' meeting in March 2002. It

received enthusiastic support, as many co-op members were concerned about the perceived decline in participation and sense of community, wanted to understand why this has occurred, and develop strategies to reverse the trend. I met with the co-op's Membership and Participation Committee in February 2004 and made a presentation to a general members' meeting (which all co-op members are required to attend) later that month. At that time, I reviewed the types of questions to be asked, and asked for input and advice. At both of those meetings I once again received support for the project, and the offer by some members to aid the project in an advisory capacity, and from one member to help with administrative tasks such as photocopying. I also arranged for many other opportunities for input from Shefford members during the course of the project, including a special meeting of interested members to review and make changes to the data collection instruments, Participation Committee meetings open to all members to suggest participation strategies, and some updates and opportunities for questions and input at general members' meetings.

I interviewed 25 of the 48 co-op members collecting both quantitative and qualitative data about their participation inside and outside of the Shefford, their sense of belonging, as well as utilizing many commonly-used social capital measures. I planned to organize, with any interested members, events, activities or initiatives the members themselves suggested. These could have included starting a bowling club, movie nights, yoga lessons, conflict resolution workshops, an Amnesty International letter-writing group, a crafts night or knitting circle, book club, neighbourhood clean-ups -- anything geared

toward bringing the community together and helping people get to know each other in a positive way. In particular, I thought, since co-op members themselves have a diverse set of skills, someone might be interested in giving workshops in their area of expertise. One person, for example, was a dance instructor, so might be persuaded to give free dance lessons as part of their four hour per month contribution of labour. The interview contained an asset-mapping component in which I documented these skills and interests during the interview.

In addition to a literature review and data collection in the form of interviews with members, interviews with key informants, and a written questionnaire, I also undertook an examination of Shefford minutes and policies, gathering written materials from co-op housing associations, and my own notes as a participant-observer participating faithfully in general members' meetings, some Board meetings and in other Shefford events. Some members and key informants clearly identified the changes to Ontario social housing policy in the 1990s as a problem affecting people's relationships within the co-op and the functioning of co-ops, so I also undertook a policy analysis of the Ontario *Social Housing Reform Act* and related regulations.

Despite personal events and difficulties, in order to implement member suggestions, I took on the role of Participation Coordinator at the Shefford. I was confident in my ability to conduct this research and activity, given that I had 22 years of experience in the women's movement, which included organizing events and workshops, helping to forge

links between disparate groups, and working with a diversity of people across Canada, including low-income groups, Aboriginal communities, groups representing ethnoracial and linguistic minorities, age-based groups (young women and women elders), lesbian, gay, bisexual, transgendered and queer groups, literacy councils, and community economic development agencies. In my capacity as Research Coordinator for the Canadian Research Institute for the Advancement of Women (CRIA W), I also had direct experience with research in general and participatory action research in particular, having managed larger scale projects than this. I wrote a book called *Participatory Research and Action: Becoming a Researcher for Social Change*, which was nominated for a Canadian Women's Studies Association book award and is used as a required text in some university methods courses. In the role of Participation Coordinator, I implemented some of the strategies members suggested for increasing participation, sense of community, and social capital, of which some seemed effective for some people and did lead directly to some people's needs being met and to some non-participants starting to participate.

However, despite my experience, I also ran into unexpected roadblocks. Many of the challenges came from being in a voluntary role and having no community development budget, no time and having other equal and more important priorities. Yet, this is how community development is supposed to occur in co-ops. Individual volunteers with no training or budget are supposed to take on community development initiatives and deal effectively and professionally with any setbacks that might occur.

This study departed from a PAR process when some members interviewed suggested strategies that I could not, in good conscience, implement. These involved the punishment of non-participants through fines and/or a “wall of shame” in which their names or photographs would be posted so that they could be judged and humiliated.

Some of the initiatives and activities implemented from the members’ own suggestions yielded positive results, while others fell flat. I implemented some of these initiatives, and presented others to the board. Some members undertook to organize some of these activities, and some followed through and others did not, just like most voluntary organizations. The most popular activities were cooking classes and a workshop series by a professional mediator on communication skills, collaborative problem-solving and community-building. Unfortunately, the case study period was one of intense interpersonal conflict between a few parties within the co-op. Social events organized during this period were very poorly attended. Some members in conflict with others did not want to be in the same room. Other members felt excluded from the co-op and would not participate. Yet others were afraid that someone with a lot of problems would latch on to them. These are all issues that need to be addressed if we are to build social capital in our communities and country: conflict, exclusion, fear of social contact with people who might demand more help than we feel able or willing to provide, and avoidance of awkward social situations. The implications of these observations for policy, practice and social capital theory are discussed in this study.

3. The Shefford Heritage Housing Co-operative

The Shefford as a building has a fascinating social history that has attracted artists, writers, filmmakers and colourful characters, and where unusual events have taken place, such as the building being used as a film location as a proxy for old New York. However, only the background necessary to understand the context of the study is included here. In this section, five issues are important to note: First is the historic character of the Shefford as a building, as this comes into play later in terms of giving people a sense of belonging to something greater than themselves, and also poses the challenge of some members' belief that the purpose of the co-op is to preserve the building, rather than to promote the well-being of its members. Second is the situation of the Shefford as a housing co-operative as a part of a 160 year old co-operative movement, as well as its requirement to meet laws and regulations established by the Province of Ontario and City of Ottawa. Third is the Shefford's geographic context in downtown Ottawa, near services, transit, activities, and many diverse communities of interest, as this has an impact on how much (or little) members need each other for community. Fourth is the particular history of the Shefford itself as it became a co-op, as this continued to influence members' views of the purpose of the co-op. Finally, it is important to note the structure of how the Shefford operates as a co-op, which becomes important when discussing member participation and sense of community.

The Shefford was erected in 1912 as one of Ottawa's first apartment buildings by lumber baron J.R. Booth. It is a grand, brick building which retains its original leaded windows and mosaic tiles in the foyer and an open marble staircase. In the 1940s, Group of Seven painter Arthur Lismer lived at the Shefford. In its heyday in the 1970s, Joe Clark lived there (while he was a Member of Parliament, but not yet Prime Minister) and in the same decade, writer Timothy Findley lived at the Shefford and wrote his award-winning novel *The Wars* there.

However, by the late 1980s the building fell on hard times after years of neglect by its private owners. They did not keep up with repairs. A long-time resident who lived in a basement unit had leaking pipes over her living room and a toilet that wouldn't flush. There were reports of bugs and rats. The building was rarely cleaned and became dilapidated. At least one small unit was housing at least 10 people, most sleeping on the floor. At least one unit was occupied by a drug dealer and police cars were a frequent feature outside the main entrance. In the late 1980s, some disgusted residents formed a residents' association and brought in city inspectors. However, the owners ignored the long list of city-mandated repairs.

During the economic recession of the early 1990s, the building's owners tried to sell it with no success. There were rumours among the residents that the building would be mowed down and turned into a parking lot or condominiums. The residents' association began the multiyear process of trying to form a co-operative, and those who were active

in the association became the founding board of the co-op. This involved convincing the provincial government to buy the building in the name of a co-operative, through a loan that the co-op would then pay back over a period of decades. The Co-operative Housing Association of Eastern Ontario (CHASEO) played a key role in guiding the founding board through the process of converting the Shefford into a legally-incorporated housing co-op under Ontario's *Co-operatives Act*. Legally incorporated housing co-ops in Ontario are managed entirely by residents ("members") and provide rent-gear-to-income subsidies to a certain percentage (usually 50-60%) of their members. They are not to be confused with so-called "equity co-ops" which are more similar to condominiums. In housing co-ops such as the Shefford, members do not own their unit or a share in the building. Membership begins upon moving in, and ends upon moving out, and involves a nominal membership fee (e.g. \$5). Further details about the co-operative housing movement and structure are outlined in Appendix E.

The founding board also sought heritage designation for the Shefford, in order to try to protect it. The board included a critical mass of people with an interest in history and architecture. About half of the founders were in their 20s.

At first, the officials at the Ontario Ministry of Housing and Municipal Affairs were not interested. They thought the Shefford was a bad risk and needed too much in the way of repairs and major renovations. For example, many aspects of the Shefford did not meet provincial building codes, including fire safety and energy efficiency. However the

Member of Provincial Parliament for the area, Evelyn Gigantes, was also Ontario's housing minister, and was very committed to helping co-ops. City Councillor Diane Holmes was also instrumental in lobbying for the creation of the Shefford co-op. Finally, in 1991, the decision was made that the Shefford could become a co-op in 1992 on condition that work was undertaken to bring the building up to certain standards, which involved the replacement of all the single pane windows framed in rotting wood, the replacement of the old radiators with a modern gas radiator system, the reinforcement of balconies and fire escapes, and the installation of a sprinkler, fire alarms and fire hose system. However, every precaution was taken to preserve original heritage elements where possible, and to design replacement elements to fit the heritage character of the building.

All existing residents were interviewed and accepted as members of the co-op, except one who preferred to remain a tenant. The membership interview focuses on whether the applicant was willing to participate in the affairs of the co-op and whether she or he was enthusiastic about getting to know neighbours, being as part of the community, and preserving the heritage nature of the building. The Shefford was unusual because most co-ops are built from the ground up *as* co-ops, and have common rooms and a co-op office built in to them, and attract people who are particularly interested in living in a co-op, which was not the case during the founding of the Shefford.

Although demographically diverse, the tenants turned members had some things in common: They deplored the condition of the building, but they wanted to keep their housing in a time of economic recession and difficulty in finding other affordable housing. Most also thought the Shefford was a unique heritage building that should be preserved. The early members went through an intensive renovation process together to bring the Shefford somewhat up to the Ontario building code. Usually, this degree of renovation required people to move out of the building, but there was nowhere to go. So members met other members through large holes in their bathroom floors and ceilings as radiators were ripped out and a new heating system installed. Some members endured nightly flights of bats through their apartments while the windows were replaced. The gruelling renovations and inconveniences provided a common experience and talking points, including concerns about the asbestos dust on everything as walls were disturbed.

However, the renovations resulted in significant improvements in the standard of living at the co-op. For the first time, a security system was implemented at the door so that visitors would have to buzz in rather than walk in, which had made the Shefford a common target of break-ins and theft, and had facilitated the efforts of the resident drug dealer. Better mailboxes were installed in the basement hallway, and a bulletin board placed next to them for better communication with residents. A rough-hewn basement

maintenance room was turned into a boardroom and office¹, and the co-op was run entirely by a volunteer board with no paid staff.

This was already taking its toll on the founding board when a founding member, a cheerful and creative person in his 20s, died of congenital heart failure. Three of the founding members, particularly one couple, took care of all the many maintenance issues in the co-op, including receiving phone calls from residents in the middle of the night. Lack of experience, accountability mechanisms and staff may have been factors in a major blowout on the board, leading to the resignation of three board members. The unpaid couple who bore the brunt of the building's maintenance also resigned, and moved out, disappointed, feeling betrayed and burned out. One of the founding board members was away for five months, travelling to exotic locations such as Antarctica. Within the space of a year, less than half of the original board members were functioning as members of the board.

This early period was characterized first by a sense that residents could take over and remake their housing to suit their needs, but an even greater sense of responsibility to restore and respect the heritage nature of the building. Then came the "great betrayal" which engendered bitterness and mistrust. Another subsequent conflict arose over the proposal to adopt an AIDS housing policy. In 1992, there were few effective drug treatments for HIV/AIDS. Essentially, a diagnosis of HIV-positive was a death sentence,

¹ Later, a more suitable boardroom and office were created by converting one of the original basement apartments for this purpose.

rather than the chronic condition it has become. At the time the co-op was founded, about one third of the residents were gay men at a time when gay men in Canada were dying almost daily from AIDS-related complications. A Shefford member proposed that two units at the Shefford be reserved for people living with full-blown AIDS (i.e. those certified by the Centre for Disease Control). The lack of effective treatment at the time meant that people living with AIDS were chronically ill, often unable to keep paid work, and their illness obvious and stigmatized enough to reduce the person's ability to find and keep housing.

The issue divided the membership. Basically, most of the gay men and some supporters were on one side, while many, but not all, straight members were on the other. Emotions ran high at a members' meeting about the issue. Someone spoke out against the proposed policy by stating that "we should take care of our own", by which she meant the seniors in the building, rather than opening up the Shefford to people living with AIDS.

However, at a time when one in ten gay men in Canada was HIV-positive, and with at least twenty gay men or more living in the building, it was statistically probable that the Shefford already contained people who were HIV-positive and would soon develop full-blown AIDS. The policy passed, but some acrimony remained. The policy became a useful screening tool during membership interviews, as applicants might say that they had no prejudices against any particular group of the population, but when informed of the AIDS housing policy, a few displayed both homophobia and fear of AIDS and withdrew their applications or were not recommended for membership. In the early

2000s, the Shefford's AIDS housing policy quietly ceased operation when Shefford by-laws had to be rewritten to comply with the new *Social Housing Reform Act* (SHRA). The AIDS housing policy entrenched in the Shefford by-laws was probably valid under the allowance for "special needs housing", however, some members argued that it was not and that view prevailed.

As we will see in the results of this study, many Shefford members have found friendship and practical help at the Shefford, and feel a part of a community. One Shefford member drove a neighbour to all of her medical appointments when she had breast cancer, and stayed during the appointments with her for moral support as the diagnosed member had no family in Canada. Another member who had sustained a permanent disability had insufficient funds for food while he waited for the bureaucracy to process his application for disability benefits. Some members left bags of food on his doorknob on a regular basis. Some members cleaned his apartment. Another member was entrusted with his personal identification number and made cash withdrawals for him, never breaking the trust that was shown. There are many such stories.

When faced with a disaster or external enemy, Shefford members have banded together. An example was the severe ice storm of January 1998, during which the Shefford lost electricity for a week. Members shared meals with each other and sat in hallways by candlelight, talking. No one had power for their TV or computer. Many businesses and

even the federal government had closed, so some people were home from work.

Members helped each other and kept each other company.

When the Mike Harris Conservative government was first elected in Ontario in 1995, one of its first announcements was the intention to sell off Ontario's social housing stock. Members did not know what would happen to the Shefford, their home. One member with political experience formed a Political Action Committee. Most of the members who showed up to the meetings had never taken part in any protest, lobbying, petition-signing or any form of trying to influence the political process other than voting. Most were members living on low incomes who were afraid they would have nowhere to live, including a woman in her 70s. Through the preparation of lobbying materials and role playing practice, one of these members gained enough confidence to meet with the Member of Provincial Parliament for the area. Although some others had more political experience than she, she had the powerful and convincing voice of experience, as she had lived with rats and leaks and seen her home transformed by the co-op from a dilapidated building in which she had no say, to a well-maintained and affordable community home in which she was an active and valued member.

In conclusion, the Shefford is both a part of a larger co-operative movement (see Appendix E), but also its own microcosm with its own history and physical and social context. It is now an elegant building in a mixed-income, multiracial downtown street near shops, restaurants, transit, health clinics, community centres, and activities. Its

residents have shared joys and sorrows, conflict and cooperation, and continue to work and live together as best they can. In studying social capital and participation at this unique place with common human experiences and emotions, I hope to reflect back some useful insights to the members, in the wish that the Shefford can meet its potential as an inclusive, participatory community in which people can trust and care about each other. These insights also should help to shape social capital theory by looking at a real world example of how social capital works, how it is formed and undermined.

4. Approach, style and organization of the thesis

This dissertation was undertaken under the rubric of Canadian Studies for three reasons. First, although there are a handful of social capital theorists in Canada, the Canadian implications of social capital theory is an area that still needs development. Secondly, Canadian Studies is interdisciplinary, so it allows me to integrate insights and research from many different fields, an approach which is very useful for advancing theory. It also allows me to pay special attention to the role of place and context. Thirdly, social capital is as important for the well-being of nations as it is for the well-being of individuals. Social capital theory and research is an area currently dominated by Europeans, but also is used in Africa, India, Japan, South America and the United States. Fukuyama (1995) attributes Japan's economic success to high social capital: networks and an assumption of trust between individuals. It is theorized that Russia can never do as well economically because of low social capital (Rothstein 2005). People have difficulty trusting each other and working together. This is not necessarily because of the legacy of communism, as

China is set to do spectacularly well as a country which has an ancient tradition of *guanxi* or social networking involving reciprocal relationships of trust and mutual aid. Thus, the application of social capital theory may provide Canadian Studies researchers new ways to approach and understand Canada in part and as a whole.

As an open field, Vickers (1997) stated, students in Canadian Studies need to select from the most appropriate tools, media, and theories within disciplinary packages, but be able to design their own goals and approaches that meet the needs of their working contexts. Accordingly, this dissertation mixes disciplinary approaches to research and presenting findings so that it can serve to build bridging social capital, as it were, across disciplines.

The first, second and third chapters set the stage for the research. The second chapter discusses definitions and key elements of social capital. The latter include trust, social networks, civic participation and shared norms. Also explored are current theories and evidence for social capital creation and decline, followed by what evidence exists about the state of social capital in Canada. When discussing building social capital and greater participation in a diverse community, one must pay attention to issues of differential power and socioeconomic status. The second chapter looks at these issues in more detail in relation to economic development, feminist and intersectional analysis, community development and co-operatives.

The methodology chapter outlines methods commonly used in social capital studies, and specifies the interdisciplinary mixed methods approaches used in the thesis research. Predictably, being an insider in this community has posed both ethical dilemmas and limitations as well as strengths. These are discussed in chapter three. In particular, attention is paid to researcher positionality: where the researcher is situated relative to the research, and if and how this may have affected data collection, analysis and results.

The fourth chapter reveals the results of the participation and social data collected, and research participant suggestions for increasing participation and building social capital at the Shefford. It also discloses the participation and social capital building strategies chosen and implemented in this research, grouping them into three general areas: information about participation opportunities; social development, community and support; and skills building and member education.

The fifth chapter identifies the key challenges in building social capital and increasing participation in a housing co-op with a diverse population. These fall into the general headings of: conflict and alienation; ideologies of exclusion; and the shifting realities of urban, industrialized societies. The sixth chapter outlines potential responses to these challenges. The seventh and concluding chapter draws together the thesis' contributions to theory, policy and practice, reflections on the research, and suggestions for further research.

Chapter 2: Social capital theory

1. Introduction: Overview of social capital theory

The purpose of this dissertation is to document the challenges and possible solutions to forming social capital and increasing participation across race, ethnicity, language, ability and other differences. This chapter reviews only aspects of social capital theory that lend themselves to understanding this area. However, this introduction seeks to provide enough background so that these specific elements of social capital theory can be understood.

Even most critics of social capital theory agree that there is something very relevant about personal relationships between people and larger political and economic behaviour and systems. For example, American economist Steven Durlauf (1999: 1), stated:

... [A]nalyzes of social capital have highlighted an important aspect of socioeconomic behavior which has been underemphasized by economists—the role of nonmarket relationships in determining individual and collective [market] behavior.

Other authors have made similar declarations about the place of social capital within their own disciplines from staunch critics of social capital theory in the fields of political

economy (Fine 2001), political science (Encarnacion 2003), international development (Cleaver 2002), community development (DeFilippis 2001), and geography (Das 2004).

Social capital theory is the focus of heated discussions among scholars, as no one even agrees on a definition. Moore Lappé and Dubois (1997: 119) have called social capital an “elastic term”, because so much can be and has been made to fit into it. Indeed, social capital has been defined as:

- “features of social organization, such as networks, norms, and trust, that facilitate coordination and cooperation for mutual benefit...” (Putnam, 1993)
- “norms and networks that enable collective action.” (World Bank, 2002) The World Bank also equates social capital with social cohesion.
- “...the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition – or in other words, to membership in a group – which provides each of its members with the backing of the collectivity-owned capital, a “credential” which entitled them to credit, in the various senses of the word.” (Bourdieu 1986: 248)
- “The basic premise is that interaction enables people to build communities, to commit themselves to each other, and to knit the social fabric. A sense of belonging and the concrete experience of social networks (and the relationships of

trust and tolerance that can be involved) can, it is argued, bring great benefits to people.” (Smith 2002)

- “So what is social capital composed of? Most forms, be they kinship, work-based or internet-based, can be seen to have three basic components. They consist of a *network*; a cluster of *norms, values and expectancies* that are shared by group members; and *sanctions* – punishments and rewards – that help to maintain the norms and network.” (Halpern 2005: 10)

In their detailed overview of social capital theory, Castiglione, et al (2008: 13-14) do not even enter the social capital definition debate, as they consider it unimportant to do so:

Because of its contested nature... we make no attempt to provide a common definition of social capital; nor is it possible here to offer a complete survey of the meanings circulating in the literature.... The same distinction... also applies to complex and abstract concepts such as the state, power, and ideology, whose main purpose is to describe social facts or entities, and which are amenable to different levels of interpretation and different theorizations. Social capital would seem to fall under the latter category, so that disagreements about its definition appear to be neither more unusual nor more marked than those concerning other key concepts in the social sciences.

Even the origins of social capital theory are disputed. The concept of social capital has been alternately attributed to Emile Durkheim, Pierre Bourdieu, James Coleman, Jane Jacobs, and many lesser known others.

Some critics urge scholars to drop the discussion of social capital because it is such a nebulous, difficult to define concept (Portes 1998). Social capital theorists respond that

although people are undeniably using different definitions and measurements, they are actually consistently showing that social networks have a significant impact on individual and community well-being, particularly in terms of physical and mental health, lower crime, increased political participation, and economic development (Putnam 2000).

Social capital is not always positive for a society. Gang membership, for example, provides a sense of belonging, economic opportunities members may not otherwise have had, status, protection, but it also has a negative impact on the gang members and society. This not disputed in the literature. Warren (2008) discussed how social capital can produce “social bads” as well as “social goods”. Some of these findings on the negative possibilities of high social capital were summarized by Huysman and Wulf (2004: 7):

- restrictions on actors who do not belong to the network (Portes 1998; Cohen and Prusak 2001);
- a lack of perception concerning environmental changes outside the network (Cohen and Prusak 2001);
- negative social dynamics within the network and a downward leveling of norms (Portes 1998);
- a dependency on central actors and their loyalty toward the network (Uzzi 1997);
- restrictions on autonomy and individuality resulting from demands for conformity (Portes 1998);

- irrational economic behavior due to a feeling of solidarity toward partners in the network (Portes and Sensenbrenner 1993); and
- irrational economic behavior due to personal aversion (Uzzi 1997).

I do not dispute the downside of social capital nor do I address it in this thesis. When referring to “building social capital” in this thesis, I am referring to social capital which can lead to generally positive results for an individual and society, rather than social capital that fosters or reinforces criminal or cult behaviour. In fact, it is often a lack of social capital - marginalization from the mainstream - that leads people to attach themselves to groups which may be harmful, because at least there, they find a sense of belonging.

Note that some authors quoted in the introductory section emphasize different things about social capital. Putnam emphasizes social contacts, particularly memberships in organizations. The World Bank emphasizes shared norms. Many authors emphasize the element of trust, sense of belonging, group membership, or that the social networks must include reciprocity. Halpern introduces the concept of sanctions. There are many more such examples. However, most theorists include *trust*, *social networks*, *civic participation*, and *shared norms* as central aspects of social capital which I will focus on as they are directly relevant to this dissertation. I will briefly describe each of these elements.

2. Key elements of social capital

Nan Lin is a primary proponent of social capital as a network theory. He envisions social capital as “resources embedded in one’s social networks, resources that can be accessed or mobilized through ties in the networks.” (Lin 2008: 51) American sociologist and organizational behaviour theorist Ronald Burt also views social capital as a network theory with great explanatory value:

Social capital promises to yield new insights, and more rigorous and stable models, describing why certain people and organizations perform better than others. In the process, new light is shed on related concerns such as coordination, creativity, discrimination, entrepreneurship, leadership, learning, teamwork, and the like (Burt 2000: 2)

Social capital theory, as an explanatory framework for the reciprocal benefits between individuals and their social networks, is almost intuitively a network theory.

American-based political scientists Ahn and Ostrom (2008) envision social capital as a collective action theory, or how individuals work together and how they come to rely on each other. Individuals invest in their social networks, which creates obligations and relations that they can later draw upon. As a collective action theory:

Social capital reflects a way of conceptualizing how cultural, structural, and institutional aspects of small to large groups in a society interact and affect individual incentives and behaviour and resultant economic and political change. It is a core concept of a synthesizing framework that can be applied whenever joint endeavours of individuals are critical in achieving a collective goal. We identify *trustworthiness*, *networks*, and *institutions* as three basic forms of social capital. (Ahn & Ostrom 2008: 73)

Social capital may indeed be all of these and more. In fact, Ahn and Ostrom (2008) also call it an “umbrella theory”, bringing together a variety of data and theory about social cooperation. There is general consensus that the discussed concepts are valuable and related to social capital, although how remains a matter for debate.

Putnam theorizes that strong social networks are key to successful collective action on the environment, anti-racism, feminism, and peace. Although people may be exposed to some of these issues through the media, social contact with people who are involved in these movements is the primary recruitment method into social movements (Staggenborg 2008). Strong social networks can also bring together a diversity of skills and experience to work toward a common cause. Networks across class can give one access to power to help create change. It is probably not fruitful to argue that social capital is a network theory *or* a collective action theory. It is both, and much more. This section discusses the key elements associated with social capital theory: trust, social networks, civic participation, and shared norms.

2.1 Trust

Generalized trust is a central issue in social capital theory, and measures of any decline in generalized trust is used as an indicator of declining social capital. Whereas particularized trust is trust of known individuals, generalized trust is the tendency to trust and assume the best of strangers. Herreros (2004: 27) indicated about individualized trust:

Particularized trust, that is trust in known people, constitutes an example of how social capital can be created as a by-product of other activities. The mechanism involves the disclosure of private information within associations.... [T]he relations of trust created inside associations are sources of obligations of reciprocity, that is, social capital.

Generalized trust involves beliefs about people in general, rather than known individuals.

When people trust that others are generally acting in good faith, the more they themselves act in good faith. When people believe that others are behaving dishonestly and institutions are inefficient, the less they themselves behave honestly, cooperatively or support measures to help people they do not know (Rothstein 2005). This has profound implications for creating trust and social capital, particularly in terms of the information people receive from news media, which focus on violence and scandals. This may increase people's distrust of one another, and may give the impression that societal institutions are more corrupt and inefficient than they actually are (Putnam 2000). Many examples can be found in Canada of governments, right-wing think tanks and some media outlets successfully promoting a public belief that social assistance money is wasted because people living on low incomes misspend it, that tax dollars are being used inefficiently and are better off in the pockets of individuals, that the private sector can do things better than the "inefficient" public sector, and that social movements don't really want to resolve problems they just want to benefit the "bureaucrats" and "professional activists" who work within these movements (Swanson 2001). These created divisions between "taxpayers" and social program beneficiaries (even though all taxpayers also benefit from the use of their own tax dollars) result in a loss of public support for

programs such as social assistance, which allow governments to then make cuts to these programs. Uslaner (2004) has shown empirically that countries with greater income inequality (larger gaps between rich and poor) have lower social capital. Countries which tend to offer universal rather than targeted programs have higher social capital (Rothstein and Stolle 2003).

Much of the interest around trust has come from economists and the business sector both at micro and macro levels. The main idea here is that the deeper and broader networks of trust are, the more efficient business interactions are because there is a lesser need for lawyers, contracts, courts and law enforcement (Fukuyama 1995). When people make deals over the dinner table and trust each other to carry out their end of the bargain, they save time, money and effort that might otherwise go toward expensive assurances of honesty, or enforcement of honesty. Economists explain this with game theory. If two people have a relationship of trust, one may delay her own gratification to help the other, trusting that the other person will then reciprocate. Relationships of trust can facilitate cooperation even to bring about different outcomes. The consequences of abusing this trust are loss of face, loss of reputation, possible exclusion from the social network, all of which could have an impact on the future social and financial well-being of the person who broke the trust (Halpern 2005). The macro level is even more fascinating. The more generalized trust there is at a societal level (i.e. aggregate measures of trust of individuals

in the population), the more individuals and businesses comply with a wide range of laws and the less people resort to courts to resolve disputes (Rothstein 2005).

Sweden is often cited as an example of a society with high social capital. It is characterized by widespread public support for social programs and very importantly the agreement of the majority of the population to pay high taxes to support social programs (Rothstein 2005). It also boasts majority support for measures to increase equality among members of the population, high degrees of community involvement, low per capita crime rates and low rates of business and governmental corruption. Forty percent of Swedish adults are involved in regular discussion groups (similar to book clubs) about current issues and events (Putnam 2002). Societies in which most people trust that others pay their taxes and that institutions and governments are competent, transparent, and ethical tend to have high tax compliance rates and fewer people who complain about having to pay taxes or doubt what taxes are used for (Rothstein 2005).

2.2 Social networks

Social capital as a social network or part of a network is a common inclusion in definitions of social capital. Putnam (2000) proposed different types of social capital. *Bonding* social capital refers to those in one's social network with whom one has a great deal in common, which could include family members, friends, an ethnic or religious group, a socioeconomic economic class, etc. (However, there is a troubling assumption of

homogeneity in such groupings.) *Bridging* social capital are the resources in one's social network that are different from oneself, which is assumed to be people of ethnicities, races, religions, socioeconomic groupings other than one's own. In addition, Putnam proposes that both *strong* and *weak* social ties are important, as strong ties are best for direct financial and emotional support, but weak ties can be better for information-gathering from disparate sources. Taiwanese sociologist Nan Lin (2008: 59-60) further explains:

The innermost layer [of one's social capital] is characterized by intimate and confiding relations; ties that share sentiment and provide mutual support. Typically, the ties engage in reciprocal and intense interactions – strong ties in a dense network (e.g. kin and confidants). These relations are *binding* in that ties are obligated to reciprocate exchanges and services to one another. The intermediary layer is characterized by ties that generally share information and resources, but not all members necessarily having direct interaction with one another or maintaining equally strong and reciprocal relations with each and everyone else. These relations, typifying most social networks with a mixture of stronger and weaker ties or direct and indirect ties, nevertheless are said to be *bonding*. Sharing certain interests and characteristics keep the ties in a 'social circle'. The outer layer is characterized by shared membership and identity, even though the members may or may not interact among themselves. Here a collectivity or institution provides the backdrop for the membership or identity (e.g. church, clan, or club). These relations, mediated through the collectivity, provide members with a sense of *belongingness*.

Putnam (2000: 326-335) reviews the significant statistical evidence that access to social networks and supports has a positive effect on mental and physical health (2000: 326-335). There is now a well-established body of international evidence which links social isolation, lack of social support, and lack of community ties to ill health of all types (Berkman, 2000; Boreham et al. 2000; Glass et al. 1999; Kawachi et al. 2001; Ornish

1998). This includes cancer, heart disease and depression. Research also shows that social contacts can help people who are already sick recover more quickly.

Criminologists and sociologists are interested in the effects of social capital levels on crime, which is a well-documented inverse relationship. This is the main principle behind Neighbourhood Watch programs. Neighbours get to know each other, and watch out for each other's property, which has an impact on reducing successful criminal activity in the area whether it is a middle- or low-income area.

2.3 Civic participation

Political scientists are also interested in social capital for its association with democratic socialist political economy models, increased political participation of the public, and a strong voluntary sector. Putnam (2000) believes governments are less effective, responsive and progressive when a broad range of citizens are not actively involved in formal and informal politics.

The U.S. Citizenship, Involvement, Democracy (CID) survey was conducted with Americans in 2005 using questions that allowed the researchers to compare the data with Europe. It measured: social capital; activities in formal clubs and organizations; informal social activities; personal networks (strong and weak ties); trust (in other people, the community, institutions, and politicians); local democracy and participation; democratic

values; political citizenship; social citizenship; views on immigration and diversity; tolerance; political identification, ideology, mobilization, and action. This large-scale survey concluded with a symposium, at which leading social capital scholars Stolle and Howard (2008: 1) succinctly outlined both the case for the relationship between social capital and civic engagement, and the problems in explaining it:

Social capital includes a variety of ingredients, including civic attitudes such as trust, reciprocity and helpfulness, as well as civic engagement and social interaction between citizens. Scholarly evidence suggests that societies high on social capital and civic engagement have lower crime rates, more democratic government, more efficient economies, more successful schools and better public services (Coleman, 1988; Kawachi *et al.*, 1997; Knack and Keefer, 1997; Putnam, 1993; however, see McLaren and Baird, 2006; Tarrow, 1996). The problem is that societies rich on social capital and civic engagement are also wealthier and often more democratic. Thus it is extremely difficult to know what is cause and what is effect in this tightly interwoven set of variables. Are societies wealthy and democratic because their citizens are trusting, cooperative and engaged? Or do wealth and democracy explain why citizens are able to trust and engage in civic life (Inglehart, 1997)?

2.4 Shared norms

Some social capital theorists place the emphasis on shared norms. For example,

American political economist Francis Fukuyama stated:

Social capital can be defined simply as an instantiated set of informal values or norms shared among members of a group that permits them to cooperate with each other. (1999: 16)

The World Bank also emphasizes shared norms in its view of social capital. Although most social capital theorists do not go as far as to equate social capital with norms, shared norms and values form a part of most definitions of social capital.

Discussions of feminism, postcolonialism and globalization deal with the imposition of dominant groups' norms and values on less powerful groups, and this is key in much of the literature in sociology and social work. However, although social capital is supposed to be an interdisciplinary concept, it has not yet fully benefited from these discussions, as American sociologist and community developer Mark Homan points out (1999: 15):

The expected way for members of diverse ethnic or racial groups to be successful is to deny their own culture in favour of adopting attributes of the dominant group. The dominant group, in many overt and subtle ways, demands allegiance to its own culture in exchange for social and economic benefits. By eroding the strength of diverse groups, the dominant group reduces their potential to threaten the status quo. Some members of diverse groups may try to resist this control by undermining or attacking the interests of the dominant group. Others, succumbing to hopelessness and despair, may exploit one another or simply refuse to participate at all. Still others may sacrifice their cultural identity to make economic gains, while harboring a deep-seated resentment for the exchange they have made.

Much of the concern expressed by social capital theorists about shared norms is rooted in industrialized elite perspectives on the "threat" of immigration and multiculturalism. Growing population diversity is specifically fingered by many social capital theorists as the reason for declining social capital. I propose the opposite to be the case: it is racism and exclusion by dominant groups which harms social capital, rather than, as some social capital theorists would have us believe, racial and ethnic minority migrants refusing to integrate and refusing to adopt the social norms of the majority. As I discuss this issue in detail in the fifth chapter, I will not repeat it here. The following section partly revisits this issue, when recapping the major debates in social capital theory related to its creation and destruction.

3. The rise and fall of social capital

This section looks at the main debates in the social capital literature concerning what can build and destroy social capital, whether social capital is increasing or declining, and what the evidence is related to the state of social capital in Canada.

3.1 Factors associated with a decline in social capital

Putnam (2000) asserted that social capital has declined, particularly in the US. He documented in detail how Americans have become increasingly disconnected from each other in the past 25 years. They do not participate as they once did in voluntary organizations, faith communities and even bowling clubs. They also visit each other less, and entertain friends and family less at home. Putnam theorized that this declining informal participation is not only correlated with, but linked in cause, to lower voter turnout and lessened democratic participation. Even the nature of social activism has changed. People get together less to change the world; instead, most mail a cheque to organizations to do the work for them. Putnam referred to this as “citizenship by proxy”. Putnam (2000), despite noting that US states with the lowest social capital scores were former slave-owning states, has laid most of the blame for declining social capital in the US on television, which he believes is largely responsible for the social disconnection in American society. His most convincing piece of evidence is a Canadian example of a

northern community in the 1970s which had no TV at all due to reception problems in their northern geographic location surrounded by mountains. This community did have roads and bus service to the outside, so it was not completely isolated. It was compared to two other northern towns which did have TV reception. The members in the community without TV visited each other more and participated more in public meetings and events. When a reliable TV transmitter arrived in 1973, it resulted in less participation in social, recreational and community activities (Williams quoted in Putnam 2000: 236).

Putnam described empirical data showing that the more hours of television individuals watched, the fewer social contacts they had and the less likely they were to participate in public meetings, write letters to elected representatives, and become active in organizations, even when income, education and age are factored in. He concluded:

...dependence on television for entertainment is not merely a significant predictor of civic disengagement. It is the single most consistent predictor that I have discovered.... Nothing – not low education, not full-time work, not long commutes in urban agglomerations, not poverty or financial distress – is more broadly associated with civic disengagement and social disconnection than is dependence on television for entertainment. (Putnam 2000: 231)

Putnam discussed other television theorists, including a number who concluded that television makes people aware of many social and economic problems, but overwhelms and paralyzes them with the enormity and urgency of it all.

There is a lively ongoing debate about the role of the internet in increasing or declining social capital. Putnam (2000) viewed the internet as an insufficient replacement for personal contact, as did Canadian social philosopher Heather Menzies (2005). In contrast, Nan Lin (2002) argued in *Social Capital: A Theory of Social Structure and Action*, that the internet has led to a significant rise in social capital in the United States and East Asia among internet users. Perhaps the issue here is in the type and quality of social capital. The internet can expand one's number of weak ties, and could then become a major source of information exchange. The internet can also help to maintain strong social ties when people with strong bonds are separated by distance. However, Menzies (2005) believed that the internet is conducive to misrepresenting oneself and thus not "really" connecting, and that the sheer overload of information technology creates a lack of time and energy for deep personal connections to be made and maintained.

Putnam used a variety of survey data and studies to show what proportion of declining participation and social capital in the US can be explained by pressures of time and money, increased mobility and sprawl, the availability of telecommunications and internet technology in terms of keeping people in touch with one another. In fact, he argued that it is often the people with the least amount of time who do the most volunteering and engage in the most social interaction with others. Putnam dismissed the American Right's attempt to blame women for declining social capital, first by acknowledging that both men and women must be responsible for society and that this

cannot be left to one sex alone, but also by documenting the decline in social capital in the workplace, which is also an important site for networking, friendships and relationships of reciprocity and trust. So it is not just that women do not have enough time to get families together and maintain links to the same degree as in the past, but that both men and women are more disconnected from and distrustful of their co-workers than in the past. This is not surprising to me given that the US and Canada have both experienced economic restructuring and a culture change in the workplace, with increases in short-term, contract work and more job insecurity. This change can pit workers against each other, rather than fostering the life-long camaraderie some workers used to experience in unionized factory jobs and other forms of stable, long-term employment situations. Sweden, where such restructuring did not take place to the same extent, has not experienced a similar decline in social capital. However, Putnam asserted that there is still a large proportion of the decline that remains unexplained by these factors alone.

The decline of social capital, how and why it happens, is a much-debated question and a key question for social capital theorists. Whether social capital is increasing, declining or staying stable is in itself a matter of debate. Some scholars believe that social capital has simply changed form, and the indicators are looking in the wrong places:

In recent years, Germany has seen a debate among volunteering activists on 'new' volunteering. The origin of the debate was the observation that there is a growing tendency among volunteers to participate in local initiatives and to work in self-organized groups instead of working in traditional religious, humanitarian and political organizations.... (Roberts and Ferguson 2004)

Stolle and Micheletti (2006) hypothesized that measures of social capital should include newer modes of activism such as participation in boycotts and socially conscious purchasing, in which they believe more women engage. However, they are proposing this measure not as a replacement for social contacts, but as a measure of civic participation, which is a central concern to social capital theory. Although I find this intriguing, I argue that the focus of measurement should remain on social contacts, and this would include some of the information mechanisms by which people are alerted to boycotts, such as e-mails from friends and organizations. This focus should take into account that social movements have entered a time of transformation in which only those that can adapt to and use new technologies, as well as techniques and messages that appeal to the public, may succeed. (Staggenborg 2008)

Recent social capital literature focuses on diversity as a barrier to social capital, and increasing diversity of industrialized countries due to immigration as a challenge to social cohesion. This is challenged at some length in the fifth chapter, so will not be repeated here.

3.2 Factors associated with the creation and maintenance of social capital

Not all countries have experienced a decline in social capital. Trust remains high in Scandinavian countries. Higher degrees of trust and, related to this, willingness to help

others, is associated with countries with a tradition of democratic socialist governments (Rothstein 2005). However, we do not know whether people high in trust and willingness to aid others elect social democratic governments or whether social democratic governments increase people's trust and willingness to help others or whether there is a mutually reinforcing, dialectical relationship. Why do some communities have significantly more social capital than others, even if similar in size and make-up of the population (Herrerros 2004; Krishna 2002)? How is social capital formed? Most social capital theorists would agree with the following:

Contact between persons is the fundamental prerequisite for the creation and use of social capital... The establishment of social contacts further depends on the presence of meeting places and facilities like voluntary organizations, public squares, shops, post offices, schools and bars... (Flap 2004: 13)

However, some social capital theorists believe social capital creation is a by-product of government policy. This is the major debate around how social capital is created: primarily through community activities and institutions (then we must engage in community development to increase social capital) or through government.

Rothstein and Stolle (2002) discussed these theoretical models of building social capital. In the *society-centred model*, "the capacity of a society to produce social capital among its citizens is determined by its long-term experience of social organization anchored in historical and cultural experiences that can be traced back over centuries." (4) This is a problematic view for large urban centres in Canada, which are characterized by waves of immigration from various parts of the world without shared historical and cultural

experiences, and rapid changes in social organization, for example, brought about by globalization, technology and the stresses of modern life. Rothstein and Stolle go on to describe this model in a different way, stating that generating social capital using this theoretical model would rely on regular social interaction between individuals, especially membership in voluntary organizations.

The second is the *institution-centred model* that relies on formal and legal institutions to create social capital. Rothstein and Stolle (2002: 5) explained as the underlying view of this model that “the capacity of citizens to develop co-operative ties and establish social trust is... heavily influenced by (the effects of) government institutions and policy.” They suggest that trust in the implementation side (bureaucracies, police, courts) is more important to social capital than trust in the representation side (political parties, cabinets, parliaments). This is also problematic from a Canadian perspective, as various groups have very different relationships with police, courts and bureaucracies. It is also an unhelpful view in terms of creating social capital at the Shefford Co-op, as the institutions in question are outside of any researcher’s control.

Hooghe and Stolle’s (2003) edited volume entitled *Generating Social Capital: Civil Society and Institutions in Comparative Perspective*, purported to look at questions such as:

Which type of neighbourhood composition, character of local political life, and government experiences are related to patterns and level of social capital? Which

degree of government involvement would be optimal for the maintenance and support of social capital? Which aspects of government and what characteristics of political institutions might be particularly beneficial in fostering trust and related cooperative values? (9)

However, the results were inconclusive, except for the generalized statement that governments should “establish and enforce impartial and fair state structures, as well as to provide citizens with equal access to government services and equal chances to actively participate in social and political life.” (Hooghe and Stolle 2003: 246) There was no information about how to motivate governments to do this in the face of powerful, globalized economic forces, ongoing effects of colonization and governments which seem to be in a continual motion toward individual rather than collective responsibility. As such, this institution-centred approach had limited value for this thesis experiment.

With the community-centred approach, community organizations are primary actors in building social capital. Community groups are assumed by many in the government-initiated social capital camp as being able to create social capital only in a very narrow way, in terms of volunteers socializing with each other. For example:

State sponsorship of voluntary and community can actually suppress their capacity to create social capital, as they become more professionalized and their focus shifts from sociability to service delivery. (Lowndes and Pratchett 2008: 703)

However, this view does not allow for how service delivery itself can build or destroy social capital, depending on who is providing services for whom and how. For example, the Ontario Early Years Centres in collaboration with community health centres run Well

Baby Clinics in the Ottawa area and elsewhere in Ontario. These are services provided by professional nurses, lactation consultants and social workers in community settings. In my experience, the professionals at the Centretown Well Baby Clinic exhibited a welcoming attitude. The clinic takes place in a community centre room in which the nurse works in plain sight of all the waiting new mothers, some new fathers and babies, who are gathered in a circle around a large baby mat. This set-up significantly facilitates socializing. As a new mother, these weekly Well Baby Clinics were my only contact with the outside world. I was able to chat with other new mothers who alleviated my fears that I was an inadequate parent, because many of them were experiencing the same doubts and problems. It was a vehicle of information gathering and sharing, both among the racially- and linguistically-diverse professionals who sat with us and the other parents, and who were able to translate, for example, the concerns of some of the Arabic-speaking new mothers to those of us who did not speak Arabic. Many of us were able to connect over similar concerns about our babies, despite our wide diversity of race, immigration status, first language, education, and income. *Our common group membership, and the plane on which we related to each other, was as mothers of infants.* This is not to say that other differences do not matter. However, everyone has multiple identities, and these identities may shift in importance based on one's immediate circumstances.

Huysman and Wulf (2004: 3) criticize the community-centred approach (in contrast with the institution-centred approach) as being insensitive to issues of power:

In this tradition, social capital is community centered. Communities, in turn, are seen as voluntaristic social units that promote the harmonic development of organizations and society as a whole.... This communitarian stance has been adopted by many social scientists interested in social capital, and it largely overshadows the topics – power, class struggle, and class conflict – that characterize the Marxist tradition.

However, I have found insensitivity to issues of power also in the work of social capital theorists who advocate an institution-centred model of building social capital. These theorists often demonstrate an uncritical view of the state, as an entity which has the well-being of all citizens as its goal. No doubt, this should be its goal. However, it ignores personal and political agendas, historical realities, and socioeconomic and demographic issues around who is in decision-making roles and whose interests they are protecting. Ultimately, neither the community-centred nor the institution-centred model can stand alone. Theory concerning social capital formation needs to be better integrated and grounded in lived realities in order to be useful.

Some theorists do recognize the dialectical relationship involved. Paxton (2002) used data from the World Values Survey and the Union of International Associations to show that “social capital [in terms of membership in associations] affects democracy and that democracy affects social capital.” Her caveat was that associations needed to be connected to the larger community to have a positive effect on democracy, whereas isolated associations had a negative effect. This nuanced view also recognizes that not all community groups are identical. As is posited in this study, both community development

initiatives and government policy are interrelated and necessary ways of creating social capital.

3.3 Social capital in Canada: The evidence is mixed

An important question is, does Putnam's theory of declining social capital apply to Canada, and to the co-operative under study? Putnam (2000) set a standard with empirical evidence for the decline of social capital in the United States. I searched for Canadian data on the same types of measures Putnam used for political participation, civic participation, religious participation, connections in the workplace, informal social connections, altruism, volunteering and philanthropy, reciprocity, honesty and trust, and small groups, social movements and the internet.

Statistics Canada began in 2003 to measure social capital, based on the following understanding: "Social capital can be defined as the resources that emerge from the networks of social interactions based on norms of trust and reciprocity." (Frank 2004) It used multiple measures, including:

...social contacts with family, friends and neighbours; involvement in formal organizations, political activities and volunteer work; values and attitudes; the level of trust in people and in public institutions; and the care provided or received on an informal basis. (Statistics Canada 2003)

As 2003 was the first time this social capital survey was performed, there are no comparative data. However, these are the comparative measures I did find to attempt to establish whether social capital is declining in Canada. The Canadian evidence is

certainly not as unequivocal as the American, so refinement of theory about social capital decline may be needed. For example:

In Canada, voluntary sector participation increased modestly over these two decades [1981-2001]. Over this period, the general level of trust increased modestly between 1981 and 1991, and then declined substantially. This ‘modest rise, rapid descent’ pattern occurred for German voluntary section [sic] participation between 1981 and 2001, while their general trust levels remained quite stable. (Roberts and Ferguson 2004: 23)

In Canada, the percentage of people reporting “a great deal of confidence” in the “Church” declined from 29% in 1981, to 23% in 1991, to 20% in 2001 (Roberts and Ferguson 2004: 24). Although some scholars appear to be mystified by this, I presume that two factors are in play. The greater openness about issues of sexual violence pioneered by women’s movements led to significant public disclosures of sexual abuse by Catholic priests during the period in question. In addition, First Nations, Metis and Inuit in Canada also revealed the widespread physical and sexual abuse and cultural genocide perpetrated by a number of Christian denominations on Aboriginal children who were forced to attend residential schools. The sheer number of self-identified Christians in Canada has also been dwindling, due to two factors. First, immigration brings in more non-Christians into the country. Census data also record significant increases in Canadians who report they have “no religion” (Statistics Canada 2009c), in keeping with the secularization taking place in most industrialized countries. The question is phrased in terms of the “Church”, not any religious institution.

Canadians' trust in the education system² actually increased slightly from 16% in 1981 to 18% in 1991, and then declined dramatically to 8% in 2001 (Roberts and Ferguson 2004: 24). These results are not surprising, given the context. The 1990s was a decade of massive cutbacks to social programs almost everywhere in Canada on both the federal and provincial levels:

Government policies can influence the level of economic inequality in a country. Countries with a high level of trust spend more on education and on redistributing more from the rich to the poor. They are also more likely to have universalistic rather than means-tested welfare programmes... Means-tested programmes stigmatize the poor – and lead to less generalized trust. (Uslaner 2008: 114)

Following Putnam's US finding that social capital rather than financial capital was the best predictor of donations in proportion to income, this conclusion is also borne out in Canada. Statistics Canada found that:

Among the provinces and territories, the \$410 median donation of donors in Nunavut was by far the highest. Nunavut has led the provinces and territories since 2000. In 2003, Prince Edward Island and Newfoundland and Labrador followed with median donations of \$330 and \$310, respectively, unchanged from the previous year. (2004)

Some of the lowest average incomes in Canada are in Nunavut, Newfoundland and Labrador, and PEI. However, these regions are characterized by cohesion and well-established networks of social capital. One of the observations that piqued my interest in the potential of social capital was noticing that the Atlantic provinces have a lower per capita crime rate than Western Canada, despite having fewer economic resources. Many

² As education is under provincial/territorial jurisdiction, Canada has 13 different school systems. The World Values Survey does not distinguish among these.

Canadians share an impression of Atlantic Canada having tightly knit communities of friendly people who help each other and help strangers:

People in the Atlantic provinces have a historical need to network, because of persistent economic hardship, and have been able to build and sustain networks because of low rates of in-migration. Thus the Atlantic region has the highest levels of social capital in Canada. (Erickson 2004: 49)

However, some of the other common correlations with high social capital, such as better health, are not present in Atlantic Canada. Social capital can, but certainly does not always, trump poverty. Similarly, in Nunavut most people live in small, tightly-knit communities in which everyone knows and/or is related to everyone else, but it has high rates of crime and suicide. The Inuit, who are the majority of the population in Nunavut, have the shortest life expectancy of any group in Canada, including other Aboriginal groups. Social capital theory would predict the opposite, that the close-knit communities of Nunavut would have great health and low crime. Social capital theory needs a reality check – to get beyond aggregate statistics and look at what is going on with some communities, and how social capital interacts with other important factors that affect health, crime, political participation and economic development. In Nunavut, poverty is not only a major issue, but so is racism and colonization. Context is important in understanding aggregate statistics.

My review of Canadian data also revealed that there has been a general decline in trust of governments and institutions in Canada. I ran my own cross-tabulation using World

Values Survey data for Canada from the 1982, 1990 and 2000 surveys. Confidence in Parliament, for example, dropped, with fewer respondents reporting a great deal or quite a lot of confidence, and an increase in respondents reporting no confidence at all or that they didn't know. The results were similar for men and women. Confidence in the justice system dropped from 1982 to 1990. There were no data on this question for 2000.

Unlike most social capital theorists, I do not conclude that a decline in trust in government and the justice system is necessarily a bad thing. Institutions never deserved people's trust in the first place, and the dissatisfaction with institutions hopefully is the first step in changing them. There seems to be a widespread feeling that there is more corruption in politics and government today than in the past.

The issue is not that there is more corruption now, but that there is more knowledge of it, and less tolerance for it. Expectations are higher and there are more effective mechanisms now to discover corruption (e.g. the Auditor General, leaks to the mass media). Unlike the past, today every word politicians say is recorded and compared to what they have said earlier or say later. What makes it onto the nightly news is stories of conflicts, lies, inconsistencies and things going wrong, unlike newspapers of the 1800s which often were mainly party organs that published excerpts of *Hansard* in full rather than juxtaposing the words of politicians with others. I believe that declining trust in governments among the public at large is due largely to the impression made by the constant bad news with which we are faced. This is in keeping with Putnam's analysis of

the role of the mass media in declining social capital, a point made by Michael Moore in his film *Bowling for Columbine*, which asserted that the news media in particular create a culture of fear which resulted in fewer people trusting their neighbours.

In short, the Canadian data on whether there has been a decline in social capital is mixed, and a decline is only bad if it does not lead to positive changes in governments, institutions and society. The goal of social capital theorists and action should not be to cajole people into trusting institutions, but to change the institutions so that they become more accountable, equitable and transparent. There are many good reasons that people, especially marginalized peoples, do not trust institutions. A greater political voice for marginalized peoples can help change Canada's institutions for the better, so that they can be worthy of everyone's trust.

4. Social capital, power and social change

One of my main interests is actually very much a marginal debate in social capital theory – the issue of social capital, power and social change. There are a number of existing approaches to the issue of the intersections of social capital, power and social change, but no one, including Putnam, has brought them together and elaborated on them as conceptualizations about power. One such approach is to establish an empirical link between social capital and equality. Uslaner (2003) for example, provides evidence that

countries in which there is a greater degree of economic equality between citizens also have a greater degree of social capital. He concludes:

The level of economic equality in a country has a powerful effect on the level of generalized trust – and here, government policies that foster a more equal distribution of resources can have a powerful effect on trust. (2003: 172)

This section looks at some important areas of the intersection between social capital, power and social change: economic development, feminist analyses and community development.

4.1 Social capital and economic development

A body of evidence is growing about the link between social capital and economic development (e.g. Annen 2001; François 2002; Gradstein and Justman 2002).

Practitioners are now trying to incorporate their knowledge of social capital into community and international development in order to increase knowledge-sharing, access to power and skills/capacities of lower income communities around the world (e.g. Isham 2000; Parthasarathy and Chopde 2000). In essence, this is the use of social capital as an avenue to socioeconomic change in marginalized communities.

Using social capital in economic development in high poverty areas predates its “discovery” and popularization of the concept of social capital in the West. Probably the most high profile community economic development scheme that relies on social capital is microcredit lending without collateral, for which Bangladeshi economist Muhammad

Yunus of the Grameen Bank won the Nobel Peace Prize. Microcredit circles can also exist without any external monies, and tend to be circles of women living in close proximity. Each member pools their economic resources so that each member in turn can invest in some income-generating activity. This requires a great deal of trust between the members, who live in close contact with each other, as members would not give up all their money to someone they thought might misspend it or take off with it. Another example would be the informal Somali banking system (*hawala*), through which money is transferred and kept safe through informal networks in the absence of stable formal political and financial institutions (Hamza 2006). Social capital can help people hang on to whatever economic capital they have, and generate more. Well-placed trust in social contacts and informal networks can help in situations in which formal institutions are absent, corrupt, unreliable or inaccessible.

The issue of knowing people in power is addressed in some detail by Woolcock (1998), who proposed a third form of social capital in addition to bonding and bridging, called linking. Linking social capital is comprised of vertical social connections between people of unequal power and resources. However, the issue of power and social networks, which is so obviously important for access to resources and effective political representation, is largely underdeveloped. Perhaps “it’s not what you know, it’s who you know” or that it pays to be well-connected is such a well known concept among ordinary people around the world, that there is little interest in theoretical development in this area.

4.2 Social capital, community development and co-operatives

DeFilippis (2001) is an author who is committed to social capital as a concept, but argues against current descriptions of social capital as harmful because they do not take power and economic differences into account, and because they are now being so widely used in community development. He quotes Chupp (1999: 2) as saying that social capital is now seen as a “wonder drug” to cure society of all its ills. I agree that it would be dangerous to see social capital as the most important issue in community development rather than establishing viable economic opportunities. However, DeFilippis does agree that social capital is a factor. This section draws together social capital theory, community development theory and practice, and puts forward theory about the potential Canadian housing co-ops have for building social capital across socioeconomic barriers.

In his overview of the origins and current theory of community, Smith (2001) explains that community can be defined as a place or people bonded together by a common interests or common characteristics. He also states that “community” has been used to represent a set of values, such as “solidarity, commitment, mutuality and trust”, as well as belonging and attachment (2001: 1). Some social capital theorists, including Putnam (2000), insist on formal membership in organizations as an indication of social capital which he has colloquially defined as the “glue” that keeps societies together. However, formal membership in a community may do little to increase an individual’s social capital

if that person is excluded psychologically and/or made to feel unwelcome or inadequate. This thesis also explores sense of community: if and where Shefford members feel any sense of belonging to the co-op, and/or to other networks and institutions. Although the Shefford meets elements of community such as a common geography and formal membership, the psychological sense of belonging, loyalty and trust cannot be mandated or legislated. *People may be formal members of a community, yet still be outsiders.* With regard to the site of this study, the Shefford co-op does meet the definition of community as it is a legally incorporated and geographically well-defined community at 300 Cooper Street in Ottawa, whose residents are bound together by formal membership in the co-op. As such, it clearly meets widely accepted definitions of community.

Community development is an area in which theory and practice go hand in hand. Unlike social capital, in which the bulk of theory has been published in the past few years, community development has a very long and varied history. In this section, I will only focus on elements of community development theory that are directly relevant to this thesis project, as well as the intersection between community development and social capital theory which is emerging in works such as Ricks et al. (1999) and Hooghe and Stolle (2003).

Much of the community development literature emerges from the United States and Britain, and is actually quite similar in assumptions and approaches. Many earlier

community development authors construct low-income communities as a problem, or the lack of access to resources as the problem, and stress capacity-building.

Asset mapping is a major approach in community development today (Aigner et al. 2002; Berkowitz and Wadud 2003; Green and Haines 2002). This is part of a shift from the traditional view that there is something wrong with low-income or excluded communities, to cataloguing a community's physical, human and other assets. This is supposed to make community members feel good about themselves, and recognize the base on which further skills development can be built.

Gittel and Vidal (1998) in *Community Organizing: Building Social Capital as a Development Strategy* were among the first to draw a direct link between social capital and community development. They posit that consensus organizing builds social capital, enhancing both stronger internal ties and capacity in low-income communities and building bridges between residents of low-income communities and the larger communities in which they are positioned. The authors identify the key elements required to build social capital: "comprehension of community development, credibility of effort and participants, confidence, competence, and constructive critiques of efforts."

One of my primary influences is Ricks et al's (1999) work on building social capital, one of the few works on the subject which has emerged from community development

practitioners in Canada with experience in First Nations communities among other specifically Canadian contexts. Unlike many other community development texts and “manuals”, the authors stated that because communities and the people within them are different, one cannot implement a pre-set approach. The process begins with the following:

Community members must first identify what is and what is not working for them, and how they contribute to the situation. (97)

The community is then facilitated through a process of identifying their values and becoming aware of their strengths in terms of “human, physical, economic, political, environmental, spiritual, and social capital”. There is no guidance as to how any of these should be gauged. Sometimes starting with a discussion of who is responsible for what’s not working can become counterproductive, leading to recrimination, blame and alienation. The section on identifying what needs to change seems to focus on skills and education, whereas not all communities and community members may identify these as their primary problem. It also discusses honouring community members and the importance of community leadership. One thing I appreciate about this work is its framing of listening as a radical act, to be performed mindfully, aware of the “filters” through which one is processing what one is hearing. Ricks et al (1999), from experience, are also realistic about the time it takes to achieve such a process, that essentially community development involves changing a culture.

Possibly because he was criticized for not developing specifics about how social capital could be generated in *Bowling Alone*, Robert Putnam co-wrote a follow-up book of case studies (Putnam and Feldstein 2003). The authors concluded from examining many disparate case studies that social capital is built with “person-to-person contact over time” and that there is “no way that social capital can be created instantaneously or en masse” (9).

Another main intersection of social capital and community development is the focus on the efforts of voluntary organizations/NGOs. It is an odd area in which the right and the left come together. The right is interested in government withdrawal from social programs, and leaving socioeconomic problems in the hands of “communities” and voluntary (including faith-based) organizations to deal with on their own. Herreros (2004: 2) came close to expressing the view prevalent on the left, which is interested in government support of NGOs to do critical work in promoting socioeconomic equality, in addition to doing this work itself:

[T]he traditional social capital research paradigm has generally held that the development of civil society is hampered by the excessive presence of the State. The State has been considered, at very best, irrelevant for the creation of social capital. In contrast, I argue that the State can play an important role in generating social capital, especially by facilitating participation in democratic organizations, that, in turn, I suggest plays a particularly important role in the creation of social capital.

4.3 Feminist analyses of social capital theory

Feminist analyses are useful because they look at issues of power from the perspective of a group not in power. Intersectional feminist analyses are particularly useful because they combine gender, race, income, geopolitical origin, and other factors which have an impact on socioeconomic status.

At this time, there is only one book and a handful of articles specifically about social capital using a feminist perspective or gender lens. The book, O'Neill and Gidengil's edited volume *Gender and Social Capital* (2006), focused primarily on the civic engagement component. Feminist analyses of community discourse and community development are much better developed, and do discuss social capital without naming it as such and outside the context of social capital theory and its debates. I will outline parts of feminist analyses in these areas that are of direct bearing to this research.

Sevenhuijsen (1998) provided a critical feminist analysis of the social cohesion literature, in which she deals in large part with the concept of trust, a central issue in social capital. She believed the social cohesion debate (related to social capital, in fact, used by the World Bank as interchangeable concepts), is male-dominated, and replete with malestream concepts such as human beings are "self-interested, self-contained" individuals who are kept from trusting others by the unknown "Other" whose behaviour cannot be relied upon. She criticized scholarly social cohesion gurus for viewing trust as

static, rather than a process of human interaction; for equating trust with other concepts such as friendship, solidarity, voluntary cooperation and social capital; and for discussing social cohesion in terms of its polar opposites – that is, looking at social cohesion or no social cohesion, rather than the varying degrees of social cohesion under different circumstances. Although Sevenhuijsen criticized social cohesion theory for constructing people as self-contained (rather than interconnected) individuals, she then wanted us to view concepts of friendship, solidarity, voluntary cooperation, social capital and trust as separate, self-contained concepts, when they are also interrelated and possibility interdependent.

However, there is another feminist dimension of trust which Sevenhuijsen did not touch on – the trust that evaporates when women are raped or otherwise physically abused by men. It is not only men who are untrusting, some women do not trust because of their personal experiences. I would not want to be involved in a project in which I tried to get people to always trust others on every occasion. This may even endanger the lives and safety of women and children. However, there are even greater dimensions of trust when one looks at an intersection of gender with other socially constructed characteristics that have an impact on access to power and resources.

The vast majority of feminist work on social capital focuses on the issue of women's political involvement. Civic engagement is a gendered phenomenon, but the inter-

relationship of political participation and characteristics that affect socioeconomic status is not yet well-developed in social capital theory. In Norris' gendered, multi-nation overview of voter turnout from 1945 to 2000, she found that earlier studies could predict civic engagement, political activism and voter turnout by looking at gender, age, education, and social class. Gender differences narrowed through the 20th century, particularly in societies such as Sweden. However, in the 1970s, in all societies in which data were collected, men were more politically active than women, a phenomenon that reversed itself in the 1980s and 1990s in the United States and other industrialized countries. (Norris 2002: 101) Norris concluded that women's increased paid labour force participation and increases in levels of formal education were some of the major reasons behind the increase of women, particularly younger women, in political participation.

In two nations, Barbados and Sweden, the data suggests that more women than men have consistently turned out to cast their ballot. Most countries under comparison, however, show that in the 1950s and 1960s women participated less often than men, producing a modest gender gap in Germany, Finland and Iceland, and a substantial gap evident in India. By the end of the time series, in the 1990s, the gender gap has closed or even reversed in all societies except India, where women continue to turnout at markedly lower rates than men although even here the trend is towards a slight closure of the gap. While the official data cannot tell us the reasons for these trends, multiple explanations can be suggested for the closure of the gender gap in turnout, including generational shifts in lifestyles and social norms. (Norris 2002: 97-98)

However, since women are more likely to have social capital, in terms of social ties, than men, gender throws a wrench into the works. Why then are women not the majority in political office and doing better than men economically? Some of the assumptions that feminist social capital theorists make, for example, equating political representation with

political engagement, and that women are less politically engaged, are the same doubtful assumptions made by social capital theorists in general. However, feminist analyses correctly point out a fundamental flaw in social capital theory, which assumes that social capital necessarily leads to greater political involvement. A number of feminist theorists have concluded that “not all forms of social capital are readily converted into resources for political engagement” (O’Neill and Gidengil 2006). Caiazza and Gault (2006) unfortunately assume that it is the type of social capital women possess, such as women’s increased involvement in religious and environmental organizations, which supposedly does not translate as well into political engagement and that this is the primary reason for women’s under-representation in political office. I disagree that involvement in these types of organizations means less formal political involvement, and the logic is further flawed by universalizing an American experience. In Canada, Green Party leader Elizabeth May emerged from the environmental movement, as have leaders in Europe, and experience in both environmental and religious organizations expand one’s networks from the local to the national and even international levels and can lead to skills development and experience. Some of these authors seem to go along with the assumption many other social capital theorists make – that social capital is everything — thus they ignore the gendered, racialized and power-based economic and social structures that reduce women’s time and money for formal political involvement. It’s hard to run for office when you can’t find child care or are working for minimum wage. However, I do agree that “A gendered analysis reveals that the type of social capital may be more

important in facilitating political engagement than the quantity.” (O’Neill and Gidengil 2006: 381) Obviously attending a private boys’ school with the future Prime Minister gives one a lot more political influence than knowing an isolated garment worker who does piecework at home.

Feminist theorists have pointed out gender bias in how social capital is measured.

Lowndes (2006) states that women and men in Britain have about the same amount of social capital, but that they tend to be located in different places that are not part of social capital measuring methods. Women have more neighbourhood social networks, and become involved in child-centred or child-care related activities which are not always measured by social capital theorists. Norris and Inglehart (2006) recognize that women’s caregiving role constrains the time they have to become involved in associations, and thus challenge views of social capital measurement that focus mainly on associational memberships. Stolle and Micheletti (2006) point out that political involvement has changed, and women are more likely to be involved in boycotts, socially conscious spending and the environmental movement, which do not figure into social capital theorists’ measurements of political activity.

Arneil (2006b) criticized Putnam in particular for using traditional, long-established women’s organizations as a barometer of the decline in social capital, while ignoring the many organizations that sprung up with feminism in the 1960s, 1970s and newer

movements. She suggested that the types of social activity that women lean towards are not being captured in the traditional measurements of social capital. For example, women tend to engage in informal visits with friends, and provide informal help to seniors, etc. However, Putnam did indeed look at these activities with a full chapter in *Bowling Alone* dedicated to “Informal Social Connections”, in which he included having coffee with friends, being in a book club, visiting relatives, sending greeting cards, writing letters to family and friends. He noted that the majority of people who participate in making and maintaining informal connections are women, and credits women with providing crucial social support that is an essential element in the benefits associated with social capital (2000: 94-95). His data included the decline in social visiting among women as well as men in the US from 1975-1999 and a decline in the willingness of male and female Americans to make new friends (97-100).

Canadian sociologist Bonnie Erickson (2004) developed an analysis of the distribution of gendered social capital in Canada. She used a position generator method, by which the number of contacts male and female participants had who were people in certain occupations (lawyer, social worker, etc.) was counted. She found that in Canada, both women and men had diverse social networks, with no statistical difference, which is not the case in many other places in the world. She concluded that: “Women’s access to networking opportunities is greater where gender inequality and segregation are lower, as in Canada compared to Taiwan...” (37) She did pick up a slight gender difference in

terms of the number of male and female contacts men and women had, with each gender tending to a slight preference for contact with members of its own gender. Men who had young children were associated with having more diverse ties to women, whereas marriage to a man was associated with women having more diverse networks with men. Participating in voluntary associations was related to both women and men having a diversity of ties with members of both genders.

Some feminists have concluded that “women disproportionately bear the costs of social capital creation, while deriving fewer benefits” (O’Neill and Gidengil 2006: 380). I agree that women create more social capital through forging and maintaining informal ties. However, I disagree with the conclusion that women do not benefit as much from social capital. I think this conclusion is reached by equating benefit to formal political representation and the accumulation of economic capital. I think social capital also benefits many women economically, although it is not enough to bridge the wage gap between women and men. Some women’s social capital, particularly that of low-income and Aboriginal women, also may impede their economic opportunities. It all depends on the type of social capital you have: are the people in your life helping you, are you mutually benefiting each other or do you have the primary responsibility for caring for them? This latter aspect of social capital can put major roadblocks in the way of both political representation and economic prosperity, and more women than men have this type of social capital. Yet, that does not mean that there is not some form of mutuality.

For example, caring for a child or adult with disabilities can be personally rewarding, at least some of the time. A child in particular is not going to make you money or get you elected to office, but may make you feel good or give you a sense of purpose and belonging. I have long theorized that women's longer life expectancy is in large part due to most women's access to greater social support than men have, as well as the ability to ask for help. This theory is lent weight by an edited volume entitled *Feminism After Bourdieu*. Reay (2005) added to the forms of capital proposed by Bourdieu (including social capital, which he saw as a subgroup under economic capital), by suggesting that there is emotional capital. She views emotional capital as a gendered phenomenon which interacts with social class. Other forms of power are not addressed, and she presents a rather essentialized view of what is female/woman. Her contribution is similar to the others in that volume in that it sticks rather closely with Bourdieu and is not well-informed by progress within social capital discussions since then.

Feminist scholars have made a good start in examining the underside of social capital theory. It is useful to build on this, and circle social capital theory, seeing what we can learn from observing social capital at work from different perspectives.

5. Conclusion

This chapter summarized many of the debates around the definitions of social capital and how it is created and destroyed. The only issues that are not debated are the link between social capital, better health, civic engagement, and prosperity.

Both theorists and institutions are beginning to write about relationship between social capital and social democratic public policy (e.g. Field 2003; Rothstein 2005; Uslaner 2003). The Organisation for Economic Co-operation and Development (OECD) published *The Well-Being of Nations: The Role of Human and Social Capital* (2001). Its conclusion is that, like greater human capital, social capital is linked to higher incomes and greater life satisfaction for individuals, and economic growth and cohesion of nations. It therefore recommends that governments make long-term investments in both human and social capital.

There is also a growing literature about generating social capital to enhance political participation (e.g. Badescu and Uslaner 2003; Dekker and Uslaner 2001). However, much of this literature makes problematic and uncritical use of terms such as “democratic values”. The underlying assumption is that people who do not tend to participate politically must be “brought in” to existing political systems, rather than focusing on changing systems so that people who currently feel excluded feel that their voices are heard and that they matter.

I am interested in social capital, power and social change both at the macro and micro levels. The micro level is what many community development projects seek to do, to build the capacity of marginalized peoples to take control of their lives, often through making useful connections, facilitating access to resources and assisting in making their voices heard at decision-making levels and by dominant societal groups. The macro level

involves creating a high social capital culture in which people in dominant societal groups feel kinship/connection with people in non-dominant groups, because this is a precursor to policy change which then serves to increase socioeconomic equality and further increase social capital. This is the opposite approach than what is currently discussed in social capital theory, which focuses on policy change first or primarily or encouraging non-dominant groups to conform to and integrate into the dominant group. Canadian housing co-ops have the potential to promote positive social change (toward the equality of all peoples) through building social capital across barriers of income, race, ethnicity, immigration status, gender, sexuality, health status, age, family status and other divisions at the micro level within co-ops, and at the macro level through the political mobilization of co-op members.

It is clear from the literature that social capital theory is concerned about community development and the community development literature is concerned about social capital. However, the intersections between them are still in a nebulous, developing state. This research can contribute to this area as it combines quantitative and qualitative data, participant-observer field notes over a period of four years, document *and* policy analysis. This includes both community development *and* attention to policy/governance; the focus on both the position of the Shefford Co-op in its wider socioeconomic and political context as well as the position of the researcher in relation to the co-op.

Chapter 3: Methodology

1. Introduction

How to measure social capital is one of the primary debates within social capital theory.

As an area dominated by economists and political scientists, the quest is to develop the best empirical scales to describe people's social networks. In so doing, the qualitative and the intuitive, which might help better understand how social capital works, are largely left out.

How to measure social capital is a major area of debate, stemming primarily from lack of agreement about what social capital is. Italian economist Fabio Sabatini (2005a: 2) summarized the problem:

Social capital represents one of the most popular metaphors in the current social science debate. However, despite the immense amount of research on it, its definition has remained elusive and, also due to the chronic lack of suitable data, there is neither an [sic] universal measurement method, nor a single underlying indicator commonly accepted by the literature.

Sabatini (2005a) proposed a social capital standard which has potential, but is not yet in wide use. He used 200 empirical indicators within four key areas: strong family ties, weak informal ties, voluntary organizations, and political participation. However, one of

Sabatini's theories, that trust is a result of social capital and not part of a measure of social capital, is different than the position of most social capital theorists.

Putnam (2000) is frequently used as a standard in terms of the choice of data to measure social capital, in the absence of widespread agreement on measurement. Putnam used data about political participation, civic participation, religious participation, connections in the workplace, informal social connections, volunteering, beliefs about honesty and trust, small groups and social movements as a stand-in for social capital. He is most widely known, and criticised, for his use of data on formal membership in well-established community organizations as a measure of social capital. The crux of that debate has been that formal memberships in declining institutions are simply superseded by new forms of social networking on the internet and in smaller, less formal groups, for which it is more difficult to find data.

Putnam's major weakness in method, which he recognizes, is that almost all of the evidence he presents is correlational. For example, he outlined in ten pages all the different kinds of studies mainly undertaken in the US that show that the more social contacts one has, the healthier (both physically and mentally) one tends to be. However, most of the research in this area has firmly established a statistical link between social capital and physical and mental health, without being able to conclude whether the social contacts lead to better health or better health leads to more social contacts. In addition there has been little qualitative research seeking to document people's subjective experience of social capital and health, which might aid in better understanding the

phenomenon. The interesting exception is in the area of the role of breast cancer support groups in the health and well-being of those with this disease, which is well-documented. Much of this research involves women with breast cancer assigned to different treatment models, some including a support group and others not. This control-group experimentation clearly shows that being assigned to a support group has a measurable positive impact on the longevity of women with some types of breast cancer, and improves the quality of life for most women who participate in these groups. In qualitative studies of this phenomenon, women say that linking regularly with women in the same situation, exchanging fears, frustrations, laughter and support reduces their stress and feelings of isolation. This is an example of how a feminist approach, in which the subjective experience of women is sought in addition to quantitative measures, can help to explain the mechanisms of social capital and establish a causal relationship.

There is a growing literature entirely devoted to social capital measurement, now being referred to as “social network analysis”. Much of this has become intensely technical and theoretical. For example, Carrington et al’s *Models and Methods in Social Network Analysis* (2005) covers “network measurement, network sampling, the analysis of centrality, positional analysis or block modelling, the analysis of diffusion through networks, the analysis of affiliation or ‘two-mode’ networks, the theory of random graphs, dependence graphs, exponential families of random graphs, the analysis of longitudinal network data, graphical techniques for exploring network data, and software for the analysis of social networks.” These miss important intuitive elements, as people and

groups are reduced to “social entities”, and anything that can’t be measured doesn’t count.

I chose to combine qualitative and quantitative research in this study for very specific reasons. First, most of the research on social capital is quantitative, and is becoming increasingly so. I use quantitative data based mainly on Putnam’s model for comparative purposes. Secondly, qualitative research can make a major contribution to understanding social capital, and is underutilized. There are case study analyses, such as Putnam and Feldstein (2003), but with no quantitative data. I use qualitative data to explore the reasons and situations behind the numbers, to provide insight into why, and not just simply how many.

2. An interdisciplinary mixed methods approach

This study employs multiple methods drawn from a variety of disciplines. In addition to using some of the same quantitative scales as other social capital researchers, as well as demographic data, this research adds to the social capital literature by using ethnographic and micro policy analysis methods.

Sabatini (2005: 2) noted the interdisciplinary nature of social capital theory:

From a historical perspective, one could argue that social capital is not a concept but a *praxis*, a code word used to federate disparate but interrelated research interests and to facilitate the cross-fertilization of ideas across disciplinary boundaries. As pointed out by Brown and Ashman (1996), one of the primary benefits of the idea of social capital is that it is allowing scholars, policy makers

and practitioners from different disciplines to enjoy an unprecedented [sic] level of cooperation and dialogue.

However, if one were to perform a head count, economists, political scientists, sociologists and international development specialists would dominate social capital discussions, with little participation from biologists, few psychologists, and with an almost complete absence of disciplines such as Women's Studies, Critical Race Studies and Indigenous Studies. This dissertation reaches into the theory and evidence of these under-tapped disciplines and applies it to social capital. Although social capital is an area of interdisciplinary collaboration, most scholars are operating within the confines of their own discipline and sharing information with others. This dissertation mixes disciplinary approaches to research and presenting findings so that it can serve to build bridging social capital, as it were, across disciplines.

In *Mixed Methods in Social Inquiry*, Greene (2007: 20) states that mixed methods are not just a way of doing research, but a way of thinking:

A mixed methods way of thinking rest on assumptions that there are multiple legitimate approaches to social inquiry and that any given approach to social inquiry is inevitably partial. Moreover, social phenomena are extraordinarily complex.... A mixed methods way of thinking is thus generative and open, seeking richer, deeper and better understanding of important facets of our infinitely complex social world.

According to ethnographers Crang and Cook (2007), ethnography helps us understand lived realities through multiple methods: participant observation, interviews, focus groups, and video/photographic work. Genzuk (2003) summarizes ethnographic research methods and their results:

Typical ethnographic research employs three kinds of data collection: interviews, observation, and documents. This in turn produces three kinds of data: quotations, descriptions, and excerpts of documents, resulting in one product: narrative description.

Anthropology was the first discipline to systematically document kinship and social networks, and yet these findings and methods are absent from most research explicitly focused on social capital. This dissertation relies heavily on qualitative and quantitative interview data and participant observation to provide theoretical insights into social capital formation. I also use documents such as co-op newsletters, minutes of general members' meetings and co-op board meetings, and notices circulated to all members.

Ethnography often involves immersion in the culture or community for months or sometimes years. Whereas most ethnographies are comprehensive, documenting various aspects of a community and culture, this dissertation uses ethnographic methods but does not claim to be a comprehensive ethnography of the Shefford à la Dorothy Smith. Instead it is primarily focused on social capital, participation and sense of community, giving the details about context only as needed in order to better situate the discussion about theory and practice.

Ethnography has been deemed essential by many community development researchers and practitioners. Maginn (2007: 25) explained why:

Community participation has become the new orthodoxy within urban regeneration policy in the UK. Yet, it remains a perennial problem for policymakers, especially at the neighbourhood level. A major reason for this, it is argued, is that policymakers often set up local partnerships with insufficient

knowledge of the 'culture' (i.e. structure, processes, practices, relations and agents) of the neighbourhoods and communities they seek to regenerate and involve in decision-making. Furthermore, policymakers also lack a critically reflective understanding of their own cultural practices. It is argued that collaborative planning theory and applied ethnography offer policymakers a way forward in realising more effective community participation.

I hope that the ethnographic data I generate might be helpful for housing policy and participation policies.

Garson (2007) warns of some common ethnographic pitfalls:

Community, formal organization, informal group, and individual-level perceptions may all play a causal role in the subject under study, and the importance of these may vary by time, place, and issue. There is a possibility that an ethnographic focus may overestimate the role of community culture and underestimate the causal role of individual psychological or of sub-community (or for that matter, extra-community) forces.

I attempt to deal with this through the use of autoethnographic techniques, which include my own experiences of the psychological and political context. American scholar Susan Bennet (2004) described autoethnography as comprised of the following elements:

- An analytical/objective personal account
- About the self/writer as part of a group or culture
- Often a description of a conflict of cultures
- Often an analysis of being different or an outsider
- Usually written to an audience not a part of the group
- An attempt to see self as others might
- An opportunity to explain differences from the inside

I have the advantage in this study of having lived at the Shefford Co-op for almost two decades during its entire life as a co-op, and have seen how the culture and atmosphere has changed over time with some individuals moving out and others moving in. I also

situate the Shefford Co-op within a broader social and political context in terms of social housing in Ottawa and Ontario, and within the major social and political forces and events in Canada as a whole.

Many social capital theorists are political scientists who have made links between social democratic governments, reduced inequalities and greater social capital (e.g. Putnam 2000; Rothstein 2001; Stolle and Hooghe 2003; Uslaner 2003), and pointed out relationships between social capital and areas of policy concern such as health, crime, educational achievement, and child development (e.g. Halpern 2005; Putnam 2000; Grootaert and van Bastelaer 2002; Dekker and Uslaner 2001) as did the OECD (2001). However, there is little analysis of specific policies that might create or impede social capital formation beyond vague generalities.

In this study, I used policy analysis research methods of key informant interviews with policy-makers and actors within the co-op housing movement as well as document analysis of texts relating to Ontario's *Social Housing Reform Act* (SHRA), related City of Ottawa regulations, and the Shefford Co-op's by-laws which had to be revised after the SHRA came into effect. This dissertation presents an analysis of social housing policy which serves as part of the political context in which the Shefford Co-op operates, and which affects social capital formation within the co-op.

I also use the traditional quantitative and qualitative models to act as a link between my research and other social capital research. For example, I collect quantitative information

through interviews and a written questionnaire about demographic factors as well as hours of participation in and outside the Shefford. I quantify many of the research questions, such as self-esteem, voting behaviour, television habits, so that I am able to compare the responses from the Shefford with other social capital. The face-to-face interview, which yielded both qualitative and quantitative results, probably is the bedrock of much of the research in the social sciences and humanities.

My use of mixed methods is in keeping with Jennifer Greene's (2007: 20-21) authoritative discussion of the subject:

The primary purpose of a study conducted with a mixed methods way of thinking is to better understand the complexity of the social phenomena being studied....

- Doing our work better, generating understandings that are broader, deeper, more inclusive, and that more centrally honor the complexity and contingency of human phenomena
- Unsettling the settled; probing the contested; challenging the given; engaging the multiple often discordant perspectives and lenses
- Foregrounding the political and value dimensions of our work, to not just illuminate them but also to engage with each other about our differences, to advance our dialogues

The empirical part of my study involved a test of whether participation in one area of life (e.g. the Shefford Co-op) is related to others (membership in other groups, voting behaviour, etc.) and the links between participation and:

- social networks inside and outside of the Shefford;
- how much of a sense of community one felt at the Shefford and elsewhere;
- trust in others;
- stress-related physical conditions;

- self-esteem and sense of control;
- how much television and what kind of programming was viewed;
- frequency of reading a newspaper; and
- age cohort.

In addition to a literature review, data collection took the form of interviews with members, interviews with key informants, an examination of Shefford minutes and policies, gathering written materials from co-op housing associations, and my own notes as a participant-observer participating faithfully in general members' meetings, some Board meetings and in other Shefford events.

2.1 Research instruments

The participant interview questions were designed to collect quantitative and qualitative data about Shefford member participation inside the Shefford and in the community at large. The purpose was to determine whether there was any relationship between:

- years lived at the Shefford and participation within the Shefford: One possibility might be that people who have lived in a place longer feel like they belong there and participate more. Another might be that people who come into a community might have initial enthusiasm for it and participate at the beginning, but then participation drops off if they feel their participation does not change anything, is not appreciated or brings them into conflict with others;
- volunteering at the Shefford, volunteering outside the Shefford, voting in elections and attending public meetings: Putnam's social capital theory would

predict that those who volunteer in one setting are more likely to volunteer in other settings and more likely to vote and participate in civic life;

- feeling a sense of community at the Shefford and volunteer hours at the Shefford: The interview protocol was also comprised of questions about whether participants felt any sense of community, and if so where (i.e. the Shefford, family, friends, organizations, faith groups, Ottawa, etc.). I theorized that the more people feel a sense of community and belonging, the more willing they are to participate;
- number and depth of social contacts at the Shefford and outside, and participation at the Shefford and outside: Putnam predicted that people with more social contacts participate more;
- social capital, participation and common health problems: Putnam predicted that the lower people's social capital, the more health problems they would experience. I used Putnam's measure of weekly experiences of headaches, indigestion and insomnia;
- television viewing, newspaper reading, participation, sense of community and social capital: Putnam predicted that the more people watch television, the lower their social capital and the less they participate. He also linked newspaper reading to greater participation;
- sense of control over own life, influence at the Shefford, influence in the community outside the Shefford and participation: This is my own measure, to

test my theory that the more people feel that what they do makes a difference, the more they will participate;

- self-esteem and participation: This is also my own measure, to test my theory that the better people feel about themselves, the more they feel they have to contribute and do so;
- trust, participation, sense of community and social capital: Putnam's theory predicted that people who are more trusting participate more. I used the measures of trust utilized by the World Values Survey, same as Putnam;
- age cohort, participation, sense of community and social capital: Putnam's theory is that people in the cohort that survived the second world war tend to participate more.

The interview also included questions about why members participated at the level that they did, why they watched the number of hours of television that they did, what kinds of positive and negative experiences they had at the Shefford that affected their participation, sense of community or willingness to get to know others. Asking people the reasons behind what they do is a departure from most social capital research which tracks quantity of time or numbers of social contacts.

Although I did not primarily use an asset mapping approach to community development, nevertheless the research instruments were designed to capture Shefford members' skills, interests and efforts, and ask them about specific activities they might be interested in,

and skills they could share with others. There was also an open ended question whereby participants could suggest activities and strategies that would increase Shefford members' willingness to participate, get to know each other and foster a sense of community.

The full text of the oral questionnaire protocol and the written demographic questionnaire are appended.

2.2 Research and data collection process

The original plan was to work with the Shefford Heritage Housing Co-operative in Ottawa to establish a participatory action research (PAR) project with the goal of increasing member participation within the co-op, through developing a better understanding and practice of how social capital can be created. I would do a first round of interviews to document members' hours of participation and a number of quantitative and qualitative measures related to social capital, participation and sense of community. I would also ask members what they thought would increase social capital, participation and sense of community, and implement these suggestions during an eight month period. Then I planned to do a second round of interviews to see whether there was any measurable effect on participation, social capital and sense of community, and what strategies the members found effective, ineffective and why.

However, various personal and financial circumstances intervened to lengthen the implementation period from eight months to two years (2005-07), and to make a second round of interviews impossible within the time frame required to finish the thesis. The circumstances included giving birth to a baby, developing serious health problems, and running out of financial support and having to do full-time paid work. At that point, with my advisor's support, the project changed from an experimental design to a case study. I added some key informant interviews to the original design, and relied on five years of field notes as a participant-observer (2004-09) and autoethnographic data from my 17 years as a community insider (1992-2009).

In addition to consultations with members, I tested the questionnaire and protocol on a willing Shefford resident, and timed the interview. The person in question had grown up in a low-income family and lived in other social housing projects. This person suggested a number of wording changes to improve clarity, which I incorporated.

I put up a poster about the research on all six floors of the Shefford, including information about how and to whom to complain about my activities. I offered \$30 for participation in the first interview, and \$20 for the second interview after the implementation period. I believed that payment of participants was important in order to recognize the value of their time, their expertise about their own lives, and in order to increase the number of people willing to participate in the research. I also believed in the principle of sharing the funds I received through a Social Sciences and Humanities Research Council (SSHRC) Doctoral Fellowship to my co-researchers, the participants.

The issue of paying people to participate in research is contested and is discussed in the concerns and dilemmas section.

First, I interviewed those who came forward. However, I knew that some members might not come forward for many reasons (for example, low self-esteem, lack of time, other priorities, not comfortable participating in research.) So I also asked members whom I saw casually in the hallway or on the streets if they would like to participate in the research. All but two said yes. One declined because of lack of time. Another declined because the member was “already doing enough for the Shefford.” I interviewed 25 participants, which represented over 50% of the Shefford membership. Most of the interviews took an hour and a half, but two took between five and six hours as the members had much to get off their chests. At the end of the first interview, I gave every participant information about services in the community. I was prepared to point out services a participant could use if the interview produced disclosures of physical or sexual abuse, suicidal ideation, substance abuse, or any other experience that might benefit from intervention.

I disclosed to the ethics committee that there could be potential emotional, psychological, or social risks, to participating in this research if not done properly. For example, if I broke my vow of confidentiality, I could put participants at emotional, psychological or social risk, or if I was judgmental toward the participants during the course of the research. I planned to treat the participants with kindness, respect, non-judgment, and

keep any personal information completely confidential. This actually became harder in practice than it looked on paper.

Another potential emotional/psychological risk that could have developed as a result of a greater sense of community is increased gossip and decreased privacy as people got to know each other better, as is the case in a village or small town where everyone knows your business. I would not be able to prevent this. However, I was assured by two things: 1) no one in the co-op is forced to participate in group events (apart from already mandatory general members' meetings), so they could choose to keep themselves apart if they so wished; 2) the information session for applicants to the co-op and the membership interview all applicants must undergo ascertain that all persons who wish to live at the Shefford want to do so in part because they *want* to get to know their neighbours.

Another possible emotional risk would be when people who are isolated and have few friends, family or personal contacts are asked about their networks. They may feel inadequate or embarrassed. As you will see from the appended interview schedules, I dealt with this by letting participants know during the interview that many people in modern society have lost social networks and have become lonely, and that this is a national trend, so that participants in this situation need not feel that there is something personally wrong with them.

There was no deception involved in this study. Participants were fully informed before, during and after the interview about the purpose of the study, the reasons for the

interview questions, and any larger issues they wish to discuss pertaining to the study. I departed from the legalistic language of the university's Research Ethics Committee's suggested letter of information and informed consent form, which was based on the parameters of the original *Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans*. I wrote a plain language version more accessible to people with lower literacy skills in English. This letter and consent form was approved by the Committee. I also referred to myself in first person, not in third. The issue of matching an appropriate method of consent to the ability of the research participant to understand it is currently being addressed by the Interagency Advisory Panel on Research Ethics in its rewriting of the tri-council ethics guidelines. I attribute my willingness to challenge the set of instructions I was given at the time to the general approach I attempt to take in this research. Drawing from theory of interdisciplinarity, a mixed methods way of thinking, intersectional feminist frameworks, and participatory action research, I think about the participants in their own context, and challenge structures and ideas that do not fit with them.

At the end of the oral interview, I administered a written demographic questionnaire. I largely used the same demographic categories as the Canadian Census of Population, so I could compare the co-op's socioeconomic composition to that of the Ottawa Census Metropolitan Area, Ontario and Canada as a whole. The results are given in Appendix C. I added a question about sexual orientation and gender identity, as these are not asked directly in the Census. The Census now allows for same-sex common-law couples to identify themselves, but not all gay men, lesbians, bisexuals or transgendered people are in

live-in relationships. Sexual identity is a major cleavage in Canada. Canada is home to a visible and closeted population of gay men, lesbians, bisexuals, transgender and queer people, but according to an Environics Research Group poll, half of the total population of the country opposes marital rights for people involved in same sex relationships (CBC 2005). Sexual identity is important at the Shefford Co-op as at the time of co-op formation, about a third of the residents were gay men.

Due to the very small sample size, a demographic questionnaire would result in individuals being de facto identified: For example, if there is only one Black, francophone refugee woman in the building, then I would know her income and everything else about her. To overcome this problem and increase the anonymity of participants, I split the demographic questions onto different pieces of colour-coded paper. For example, the income questions were on a green sheet, the race/ethnicity questions on a blue sheet, etc.. Participants were asked to fill these out while my back was turned and gaze was elsewhere, and put them into a locked metal box, which was only opened when all the interviews were completed. The colour-coordination was to ease my own task of sorting and recording responses. This method does not allow me to make any intersectional observations (e.g. cross-tabulating income, gender, immigration status, etc. and correlating with participation), but it did allow me to collect a demographic snapshot of the co-op.

I undertook, with interested participants, many events or strategies that participants themselves recommended during the interview, if they were ethical and feasible. I made a

number of reports about my research in progress to the Shefford Board and members at board meetings and general members' meetings. I have offered to make a copy of my published thesis available in the Shefford office, so that any member or participant may review it. In addition to the interviews and demographic questionnaire, I kept field notes on my observations at the co-op, as well as keeping a physical record of co-op minutes, notices, and so on. Being an active participant in the co-op gave me an insight into several lines of inquiry to pursue that might not otherwise have occurred to me, particularly related to the intended and unintended impact of the *Social Housing Reform Act* and related regulations.

2.3 Data analysis and interpretation

In a participatory action research (PAR) study, the data analysis and conclusions presented would be the participants' own. From the outset, this poses a problem for a Ph.D. dissertation, which is supposed to be the student's analysis and conclusions. This study would be particularly problematic to report as PAR, because there was no consensus among participants. If I had continued the project as PAR from the data analysis point, I could have presented all the various points of view expressed by participants giving them equal weight. I certainly disclosed the perspectives of participants, but in analyzing what was going on, also drew on existing literature to formulate my own analysis of the situation. For reasons of confidentiality, I had access to information about Shefford research participants that other Shefford members did not have. I was also engaged in reviewing relevant academic literatures that were beyond the

scope, interest or access for most members. Although I was also in the middle of the situation at the Shefford, I was able to take a step back, and look at the data with an open mind in the context of a wider literature, trying to understand the dynamics and underlying issues.

Although this project started out as participatory action research (PAR), it departed significantly from PAR at the data analysis stage. I found a profound difference in terms of my analysis of power relationships at the Shefford, and my recognition that there were many ways of looking at an issue, and that of many members. In particular I experienced a significant degree of difference in analysis of socioeconomic issues from many members. One was about the role of racism and discrimination against people with mental or physical health concerns. In individual conversations with me, some members denied categorically that racism existed at the co-op even in the face of one member in particular being the object of lies and vilification, while others accepted that racism existed but did not see how racism could hinder anyone's participation in the co-op. Members, whether or not they are themselves members of groups that are or have been discriminated against, reproduced many of the same assumptions prevalent in our unequal socioeconomic system, whether it be their assumptions about other groups, or even about their own group. It was this disconnection between my observations and analysis and those of some other members that led to my theoretical conclusions about how internalized oppression is a barrier to creating social capital. This would sound obvious to social justice activists, however, the majority of social capital theorists are not social justice activists. From this insight, I hope to bring to social capital theory an

understanding of how power relationships, socioeconomic systems, and internalized oppression impact on social capital formation.

The shift in research focus from an experimental design to a theoretical piece based on a case study also removed this project from the PAR field, as this is not what Shefford members identified as important to them and was not the basis on which I collected the information. However, I did deliver what I promised in terms of trying to increase participation, social capital and sense of community and I implemented most of the members' suggestions and did so over a period of years rather than months. I believe, and hope members agree, that my obligations to the members have been fulfilled. In a sense, no thesis or dissertation can truly be a PAR project because the student, influenced by her supervisor and committee, is in control of the project, not the community. I will share my observations about the implications for PAR practitioners arising from this study in the conclusion of this study.

However, I did follow through with an important aspect of feminist, indigenous and participatory research in terms of reporting to members:

There are diverse ways of disseminating knowledge and of ensuring that research reaches the people who helped make it. Two important ways not always addressed by scientific research are to do with 'reporting back' to the people and 'sharing knowledge'. Both ways assume a principle of reciprocity and feedback. (Tuhiwai Smith 1999: 15)

Not only does this research result in a Ph.D. dissertation, but verbal reports to Shefford members at general members' meetings, a simplified written report to the research

participants and other co-op members and a discussion paper for the co-op housing movement.

3. Ethical dilemmas and limitations

Most research involving human beings entail tricky ethical issues. Fine (1994: 267) quotes ethics specialist Urie Bronfenbrenner (1952: 453):

The only safe way to avoid violating principles of professional ethics is to refrain from doing social research altogether.

Blakely (2007) discussed how a researcher's emotions are an integral part of the research process, and are also a valuable source of information about the research topic. Empathy can help a researcher better understand participants' experiences and the research topic. Far from being unethical, Blakely posited that emotional engagement in research can enhance research ethics:

Emotionally engaged research is guided by an ethic of caring: caring for the research (or the issue/topic itself), the research participants, what becomes of the research (including the eventual narrative, research notes, all of the data), and the researcher and the research team.

This section summarizes the ethical challenges and concerns that developed in the early stages of the research, if and how they were resolved, and discusses the positionality of the researcher and the researched and what effects this may have had on the process and findings.

In this section I address questions about whether the use of payment is ethical or coercive, whether it is effective and affects the research outcome, and whether it

addresses exploitation and inequity in the research process. I discuss the potential effects of the researcher's position within the community being researched on the data collected.

3.1 Concerns and ethical dilemmas

A major dilemma I faced in this research was shifting away from a participatory action research (PAR) focus in mid-research, some of which I have already described. Another departure from PAR was in my refusal to implement two strategies promoted by participants fining members for non-participation (including low-income and destitute members), and public humiliation. This marked the first area in which I prioritized my own analysis and values over those of some members. Because these strategies were discussed at general members' meetings, my views became very well known. I feel that I compromised the research results because I became a strong advocate of positive ways of getting people to participate, such as talking with them about their participation, including them in events, setting up a buddy system so that they could get to know the Shefford or dealing with any issues or conflicts that might have made them withdraw their participation. My position and views were clear, so the research participants would know exactly what to say to me in the first interview in order to "please me".

The literature on how feminist research and PAR actually plays out in life was essential in providing insights into how it is difficult, perhaps even impossible, to meet all of the ideals of feminist research and PAR. For example, Altorki and Fawzi El-Solh's (1988) edited volume on being Arab women studying Arab women was of great interest. Being female and Arab gave these researchers access to Arab women who might not have

participated in research conducted by a man or a non-Arab. However, most of the authors mentioned that it was difficult for them to keep emotional distance. Most authors also raised issues of the diversity of communities and their own social position within them.

A different kind of dilemma I encountered during a participant interview was a participant's expression of racist views. Ordinarily, if confronted by such an opinion by a neighbour, I would take it on directly. Within the context of the interview, I did not want to shut the participant down, create a conflict, or appear to disrespect the participant's analysis. I made a mild statement challenging the racist view, but the participant persisted with this view. I did not proceed to argue. Stanley and Wise (1993: 177) state that researchers owe "some responsibility to 'the researched' of all kinds, whether we morally approve of them or not". Yet, do I not also have a responsibility to challenge racism whenever and wherever it arises?

Confidentiality issues also posed personal dilemmas. There were times I did not remember whether I knew something about a neighbour through the confidential interview, or whether they had told me in some other context. There were numerous times when I could have challenged the stereotypes of some members with actual examples of people inside the co-op, but could not because of confidentiality. This was particularly true around mental health issues. A number of members expressed opinions that people with mental health issues should not be living in the co-op, whereas the co-op already has members diagnosed and treated for a number of conditions. This has not impeded participation for some, and it has for others, and some would require some

accommodation to fully participate. Yet, I find that co-op members are unable to have an informed discussion about this because of what is not being said.

Part of ethics approval for a research project concerns assurances of keeping participant information confidential through non-disclosure to others, the safe storage of research material that could identify participants and the timeline for the destruction of the material. Confidentiality was a greater challenge in this study, not only because of daily personal contact with members and my status as an active member, but also in keeping the hard copies of interviews confidential. At one point, I moved from unit 53 to unit 51, and all my thesis materials had to be wheeled down the hall in a locked filing cabinet. If I worked on material, I had to lock it away because of frequent entries into my unit by people who knew the participants. At age two, my daughter liked to play with keys, and lost the keys to the filing cabinet. I had to get someone to break into it and I could not afford to replace it. The demographic info, which I thought was so secure in the letter box, could easily be pulled out.

However, I found a rather cavalier attitude toward participant confidentiality among some other researchers, who admitted informally in response to my ethical dilemmas that they told the ethics review committee one thing but in life did not bother to practice it. This issue warrants further investigation, but research on this must be conducted guaranteeing anonymity to researcher participants whose professional reputations are at stake should they be found to be routinely contravening their ethics agreements.

3.2 Payment of participants

Researchers have different views about the payment of participants: some believe it to be coercive, while others argue that it affects the outcome of the research or can assist in the research process. The guidelines of the DisAbled Women's Network (DAWN) (2007), for example, discourage payment for participation in research as many women with disabilities are living on incomes so low that it may be hard for them to refuse any source of income, even if they do not really wish to participate.

Some bioethics researchers also stated some serious concerns about the payment of participants in research such as drug trials or invasive therapies, which could potentially cause lasting harm:

However, recruitment strategies pose ethical issues insofar as they threaten to distort the physician-patient relationship, exploit potential research participants, influence risks and benefits, interfere with informed consent, or violate confidentiality or privacy. Recruitment techniques represent the initial communication or contact with potential participants and may influence their understanding and expectations of research and the voluntariness of their participation. (Grady et al. 2007)

Objections to payment may also have another, undocumented, motivation on the part of researchers. Some researchers informally commented to me that they were afraid that the more other researchers paid participants, the more people would expect to be paid for their participation, and thus research would become more expensive to undertake. Thus, researchers may have personal financial motives for objecting to the payment of participants, motives which are rarely if ever disclosed in a formal setting.

On the other hand, Thomson (1996: 1), for example, is a proponent of paying research participants in order to recognize and begin to equalize power relationships between the researcher and the researched:

Payments are rarely considered in designing qualitative research. This may be because the researched are often those lacking the power to insist on being compensated for their time, as experts or consultants on their own values, knowledge, skills and experiences.

The Centre for Children & Families in the Justice System in London, Ontario conducts research with vulnerable children and adults using feminist principles. Its ethical guidelines state:

As with all research involving human beings, some potential research participants will be struggling to make ends meet financially. The promise of an honorarium could be the reason someone consents to a study they would not be comfortable doing otherwise. Some ethical standards forbid paying research subjects for this reason. We cannot take that stand. Participants deserve to be compensated for their time. We emphasize that potential participants can decline consent while retaining the honorarium. (Cunningham 2003: 1)

The Institutional Review Board of the US Food and Drug Administration (1998) guidelines state that paying participants is a valid recruitment method as long as it is not coercive, and that payment “not be contingent upon the subject completing the entire study.” Participants must be made aware that they will be paid regardless of whether they choose to withdraw.

Paying participants for their time in research may lead to more effective research results. Thompson’s (1996) research showed that paying participants for responding to structured surveys increases response rates, and that instead of introducing bias, payments can actually reduce some kinds of bias.

In this study, I was aware of the possibility that some participants, who knew me as a neighbour and active member of the co-op, might have wished to “please” me with their answers to questions, telling me what they thought I wanted to hear. I wondered about whether payment for participation might elicit a similar response. Since they were being paid, did some participants feel obligated to give me the answers they thought I might want, thinking that this might be a fair exchange? However, as suggested by Thomson, I feel sure that the payment for participation allowed me to reach beyond members who self-selected on the basis of interest in the issue, which is always a problem when recruiting participants. Further research specifically on the consequences of paying participants in research might be of great value to other scholars.

I will disclose here that my position on this issue is not solely based on theoretical discussions but has been influenced by working in federal government departments in Canada. Whenever “experts” were brought in, they were given large honoraria to recognize their time and expertise. I helped organize a roundtable discussion in which high income participants were paid \$500 for one hour of their participation even though their salaries were already covering their time. In contrast, I also participated in government consultations with representatives of women’s organizations on policy development issues, who were not paid for their time regardless of the fact that some of these women were the foremost experts in Canada about how certain policies were playing out in the lives of vulnerable women. It was very clear to me that a bias existed toward recognizing the time and expertise of higher-income people, and not recognizing or valuing the time and expertise of lower-income people. I resolved not to propagate this

bias by ensuring that I shared my research funds the research participants, without whom I could not complete this research.

Notably, in this study, some participants of varying socioeconomic backgrounds refused payment on the grounds that they just wanted to help, were interested in the study, or did not need the money. At the same time, one participant mentioned to me that the only reason why he was participating was the payment, and I observed that this was the case for a number of participants.

3.3 Positionality

People who research their own communities are sometimes referred to as “indigenous anthropologists” regardless of ethnicity and are subject to accusations of bias (Webber 1991: 186). As Cook (2005: 1) stated:

...academic and other knowledges are always *situated*, always produced by *positioned* actors working in/between all kinds of locations, working up/on/through all kinds of research relations(hips). All of these make a huge difference to what exactly gets done by whom, how and where it's done, how it's turned into a finished product, for whom. Thus, so the argument goes, writing about academic knowledge as a *relational process* rather than a straightforward thing might highlight the politics of knowledge in academic research, produce more modest, embodied, partial, locatable and convincing arguments and, in the process, make it possible for researchers (and their audiences) to see and make all kinds of, often unexpected, politically progressive connections.

In *Decolonizing Methodologies: Research and Indigenous Peoples*, Maori feminist Linda Tuhiwai Smith (1999: 5) stated that “research is not an innocent or distant academic exercise but an activity that has something at stake and that occurs in a set of political and

social conditions.” Feminist researchers advocate a thorough examination of one’s own socioeconomic and political status in relation to the research participants to identify power differentials which may have an impact on the research (Kirby and McKenna 1989; CRIAW 1996). Brown and Stega’s (2005) edited volume features researchers from marginalized communities in Canada discussing the importance of a critical examination of one’s own role as researcher and where one fits with the community under study, as the researcher influences the research, and research participants are influenced by the researcher.

I have lived at the Shefford since 1992. I was the first member of the Shefford Co-op accepted from the outside, that is, not already a Shefford resident during the transition to a co-operative structure. When founding member James Wood died, I was appointed in his place to the founding Board of Directors. I played an active role in supporting the AIDS housing policy. When Mike Harris was elected Premier of Ontario and shortly thereafter announced he would sell off social housing, I formed a Political Action Committee at the Shefford.

I spent another two years on the Board of Directors. At various points, I chaired the Membership Committee, Constitution Committee, and was named to a hiring committee. My role on the Constitution Committee included rewriting the Shefford’s bylaws to conform to the *Social Housing Reform Act*, for which the Board of Directors gave me a bouquet of flowers, as some other co-ops had to hire lawyers to perform this task. I cleaned floors for several years, and usually participated with physical labour in the

spring and fall clean-ups. For a number of years, I was the Shefford's representative to the Co-operative Housing Federation of Canada (CHFC) and the Co-operative Housing Association of Eastern Ontario (CHASEO). Finally, as a result of this thesis project, I became Participation Coordinator.

Informally, I was polite to all members and guests, and frequently offered my help to neighbours. I believe I was primarily viewed as an active, well-informed and kind neighbour, which helped me gain the trust of participants. However, it is also true that since I was so active in the co-op, some participants may have wanted to make a good impression on me. It was possible that I would one day be back on the board of directors where I might participate in decisions concerning members, such as whether to charge them a late payment fine, whether notice should be waived for move out or whether they would have to pay another month's housing charge, whether they should get a kitchen renovation or whether it would go to someone else.

In Experience, Research, Social Change: Methods from the Margins, Kirby and McKenna (1989: 170) state that "you will find yourself living your research." Particular difficulties arise when research participants know where you live, come to your door, phone, and see you almost every day, and have pre-existing relationships with you, as was the case in this dissertation research. International development researchers know when their project will be over, and when they can leave. When you live with your research participants and cannot afford to move anywhere else, the relationships built or deepened during the project are not simply over when the project ends. Particularly if the

researcher is identified as a source of compassionate listening and reliable information, her services may be sought after long after the research is submitted for publication.

Sometimes living your research can be challenging, and should not necessarily be held up as an ideal.

My analysis was certainly influenced by my own experiences of the co-op. Before I started this research, my experiences within the co-op were mainly positive. I had a good feeling about where I lived. I felt a sense of loyalty, responsibility and sense of community. I wanted to give something back to the co-op with my dissertation.

Over the course of the research, my attitude changed completely. My personal circumstances changed dramatically and for the worse. Since I was not in a good frame of mind, all of the negative aspects of living at the Shefford hit home, while obscuring the many positive aspects, such as the grandmotherly relationship one helpful neighbour developed with my young daughter. Therefore it is possible that I emphasize certain aspects of the participants' experiences, because they also coincide with my own. For example:

- A number of participants mentioned, but two participants stressed, feeling a lack of privacy in the co-op. For one, this stemmed primarily from what the participant believed were frequent notices to enter the participant's unit. I began to notice

how many times Shefford staff and members requested entry into my unit, as I was feeling a new lack of privacy in my life from the constant presence of a baby.

- Other participants attributed their feeling of lack of privacy to gossip and to concerns about the confidentiality of subsidy information. I had myself received a subsidy at one time in the past when I was laid off from a job. During the course of the research, there was a point at which I would have probably qualified for a housing subsidy, at least for a number of months. I did not apply for a housing subsidy at that time because of the lack of confidentiality issue, and because I was now aware of the negative attitudes of a few members, all of whom were currently or formerly receiving subsidy, regarding people receiving subsidies.

4. Conclusion

This dissertation combines quantitative and qualitative interview and written questionnaire methods common to many social scientific disciplines, with ethnographic participant-observation methods, autoethnographic analysis, document analysis and policy analysis. The interdisciplinarity of Canadian Studies allowed me to cross the disciplinary boundaries of both theory and method to construct a piece of research that takes multiple approaches to the issue of social capital formation. In addition, the methods adopted were informed and driven by the experience of the researcher and participants in the process.

The major ethical dilemmas encountered while doing the research were: having to transform the research from a participatory action approach to a more traditional approach in the data analysis and interpretation stage, dealing with disclosures of racism during the interviews, and the community insider position of the researcher. In addition, the payment of participants is discussed.

One of the limitations of doing such a comprehensive research project is that more data were collected than could be used within the confines of a single dissertation. Although multiple methods do provide the best means of understanding a complex phenomenon, I would not recommend this type of project as graduate thesis research that must be completed within a limited time.

Chapter 4: Participation and social capital building strategies

1. Introduction

Part of the interview protocol was open-ended, designed to elicit members' feelings and thoughts about the Shefford, without guiding them toward any particular topics. The most striking qualitative findings emerged from the responses to two questions. One was about what the participant liked the best about the Shefford, or if and how the Shefford contributed in a positive way to the participant's life. The other was the converse: what participants liked least about the Shefford, and if and how the Shefford had a negative impact on the participant's life. The findings were remarkable in that the subject matters that arose from each question were almost identical. What some members liked best, others liked least. Some had diametrically opposed interpretations of the same events and situations, and experienced some key areas (other members, the physical aspects of the building, how the co-op was run) in very different ways. These patterns were not predicted by race, ethnicity, income or gender.

The paramount concern and contradiction was that *other members* were what participants

found to be the most positive experience about the Shefford, and *other members* were also what they identified as their most negative experiences about the Shefford.

The positive experiences were encapsulated in narratives of members being helped in small and in significant ways by other members, pointing directly to social capital as a key element of why the Shefford was a positive experience for some.

I met people through participating in committees. It helped me a lot. It helped me to talk to people and improve my English. That's very important. That way I can have a social life, do something else than just go to work. The Shefford helped me really to develop social skills and have other experiences. It's helped me a lot.

It's helped me open my home and my heart to others.

All potential benefits of social capital were represented: employment help and connections, immigrant/refugee integration, skills-building (e.g. English as a second language), resource exchange or resource transfer, physical and emotional care and help, and sense of belonging. This co-op, which was not ideal by any means, still offered many members an opportunity to create and use new social capital.

This chapter discusses the quantitative and qualitative participation and social capital data collected at the Shefford, including research participants' suggestions about how to increase participation and build social networks among members. It also outlines which of these suggestions were implemented and why. Appendix D gives greater detail about these strategies and their outcomes.

The qualitative data were key in understanding the quantitative data. I predicted that the more people feel they belong somewhere, the more likely they are to participate. I also predicted that the better people felt about themselves (the more self-esteem they had), the more likely they would be to participate, because they would be more likely than people with low self-esteem to feel they had something to contribute. Thirdly, I hypothesized a dialectical relationship between participation and sense of influence – that people who participate would feel a greater sense of influence at the Shefford, and that people who felt more influence over their own lives, the Shefford and the community at large would be more likely to participate at the Shefford and in the community. Without the accompanying qualitative data, I would have been left with numbers and correlations relating to participation, sense of belonging, community engagement, interactions with others, without being able to pinpoint causal relationships.

2. Participation and social capital data

This section divulges the highlights of the participation and social capital data collected during the participant interviews, as well as outlining participant suggestions for what participation and social capital strategies to implement.

2.1 Member participation data

The main reasons given by members interviewed for participating at the Shefford moderately or a great deal were: interest/enjoyment/work was rewarding, liked the people

involved, felt needed for a particular task or committee, or felt a duty or responsibility to participate. Some people were unable to give reasons for their participation.

Table 1: Hours of volunteer work at the Shefford

| Current hours of volunteer work at the Shefford per month | Frequency | Percent |
|---|-----------|---------|
| 0 | 6 | 24 |
| 1.5 | 1 | 4 |
| 2.5 | 2 | 8 |
| 4.0 | 3 | 12 |
| 4.5 | 1 | 4 |
| 5.0 | 2 | 8 |
| 5.5 | 1 | 4 |
| 6.0 | 3 | 12 |
| 6.5 | 1 | 4 |
| 8.0 | 2 | 8 |
| 10.0 | 2 | 8 |
| 24.0 | 1 | 4 |
| Total | 25 | 100 |

At the time of the interview, the following member did 12 hours *per week* of volunteer work for the Shefford, and gave as a reason:

Because I'm here and I have the time.

People's participation varied over time because there was more or less committee work, or Board work to do at a given time. Some members volunteered for the Shefford as much as they could, given their other responsibilities, for example:

I put in this many hours because it needs doing. I'm a bit of a workaholic. I don't put in more because I have a life.

Some members put in a great deal of volunteer work, and then took a break or withdrew for other reasons. For example, the following member was doing 4-6 hours per month on two committees, plus informal duties:

I'm needed on the [name of committee]. I'm quite dedicated to the committee I chose. I treat my responsibilities as I would treat a job.

The member quoted above then became ill, became part of a conflict, and no longer participated. The following member also became disaffected, after doing much volunteer work at the Shefford, and withdrew participation:

At the beginning, it was all the time, every day, every week. I've been on every committee except Finance. At the beginning, it seemed like we were doing something worthwhile.

Some members only participated when asked:

I don't really have a fixed amount in mind [of time to donate to the Shefford]. If it was 20 hours, I wouldn't mind. I don't go beating around the bushes for something to do. When I'm asked, I do it.

Two members cited their own personalities as the reason for their amount of Shefford participation, such as:

I've always participated, wherever I was. I ran the social committee at work and got the Employee of the Year Award.

Some members felt they were donating too much time to the Shefford, for example:

I would probably like to do less. I didn't want to do this much.

What most members probably did not realize was that these results are well in keeping with research results about voluntary organizations. In particular, Taylor et al. (2007) identified a trend in unpaid community work, which they label "episodic volunteering." Whereas in the past, volunteers tended to offer their services on a stable and predictable basis, more volunteers now are called away by other responsibilities in their lives, or burn out, and then may return to volunteer work again in the future.

Almost one quarter of the sample were members who were not currently doing any Shefford work for various reasons. The main reasons given by research participants who did not participate much or at all at the Shefford were the following: physical and/or mental health issues, life events/lack of time, don't know anyone/never been approached, don't know what to do/not enough information about tasks, lack of skills or abilities for the tasks required, tried to get involved but was rebuffed, felt unneeded or unappreciated, unpleasant experiences/no longer want to get to know neighbours, conflicts and misunderstandings, resentment that others do not do their share, objections to the Shefford's approach to participation, and language or cultural issues. Note that those who brought up language and cultural issues were all members of dominant language or cultural groups talking about their perceptions that others did not fit in or would experience participation barriers.

Of the six people who were not participating at the time of the interview, two thirds indicated that they had had unpleasant experiences at the Shefford that had made them hesitant to participate or get to know people. Two thirds of the non-participants also said they did not feel any sense of belonging with neighbours. The overwhelming majority of people who are actively volunteering at the Shefford felt a sense of belonging with neighbours, significant at the $p < .05$ level using Pearson's R and at the $p < .03$ level using the Spearman Correlation. Those who answered "yes" to feeling a sense of belonging with neighbours averaged 6.0 hours per month of work at the Shefford, while those who responded "no" averaged 1.4 hours of Shefford work per month. Here again, we are faced with Putnam's chicken and the egg dilemma. Do people who feel a sense of belonging with their neighbours volunteer more, or is it the volunteer work itself that leads to the sense of belonging? Putnam postulates that each influences the other. The exact mechanism is not known.

The accompanying qualitative data were key in identifying issues of theoretical interest. In this study, I wanted to get at the extent to which conflict and negative experiences at the Shefford interfered with participation. The results are given in Table 2.

Table 2: Effects on participation of unpleasant experiences

| Have you had any unpleasant experiences at the Shefford which make you think twice about participating or getting to know other members? | Respondents |
|---|--------------------|
| Yes, and this has made me hesitate to participate or get to know people | 9 |
| Yes, but this has not stopped me from participating or getting to know | 8 |

| | |
|--------|---|
| people | |
| No | 8 |

So 17 out of 25 respondents (68 %) had unpleasant experiences at the Shefford. The qualitative data showed similarities between the stated experiences, which tended to involve negative contact with neighbours. The number one complaint was about a neighbour being rude or judgmental in the context of a meeting, hallway or outside the building. Other negative experiences included persistent noise, and conflicts with the board or staff. It should be noted that conflicts with board and staff vary over time depending on the composition of the board, the composition of the membership, who the staffperson is, and what issues the Shefford is facing at any given time.

My theoretical interest in the issue of negative experiences with other members affecting participation is twofold: Why do people react in different ways to similar situations, and what can be done to reduce the number of unresolved conflicts? The qualitative data showed that there was not much difference between the types of conflicts that had half the respondents withdraw or limit their participation, and the types of conflicts experienced by respondents who did not as a result limit their participation.

The second theoretical interest in this situation was that the unpleasant experiences various members mentioned often revolved around a handful of individuals. A small number of members were identified by their neighbours as having difficult personalities or other issues which might lead them to behave in rude or unconstructive ways. This issue of “difficult people” and “difficult personalities” crops up both in the literature

about voluntary organizations as well as the business-oriented organizational behaviour literature. To my knowledge, the issue of difficult personalities does not feature in the social capital literature, even though it clearly has an impact on social capital formation beyond the individuals deemed to be difficult.

For more than half of the participants reporting negative experiences with others at the Shefford, these experiences led directly to the limitation or withdrawal of their participation, and their willingness to further get to know other members, both of which are measures of social capital. The other side of this issue is people's differing abilities to deal with "difficult people" and resilience to the negative opinions of others. These are skills that can be learned, thus opening practical possibilities for overcoming barriers to social capital formation.

For the record, one of the unpleasant experiences involved a new, young member being challenged in a hostile manner by another member who assumed the young person did not belong. The young person went on to participate to a great extent anyway, as the person had a history of volunteering in co-ops and elsewhere. No one reported unpleasant experiences based on race, although I have observed them. Table 2 reflects only the unpleasant experiences reported to me during the interviews.

Three members disclosed cyclical problems with depression that had an impact on their participation. When they were depressed, they did not feel good about themselves, they did not have energy or motivation to do anything, and did not participate as much.

Others did not have stable self-esteem, that is, their self-esteem rose or fell in response to circumstances. A number of members reported that they did not feel good about themselves because of situations such as inability to find paid work, not having foreign credentials recognized, and past trauma.

One member equated self-esteem with arrogance, and another remarked how Shefford members tend to shy away from centre stage:

I wanted to profile people in the newsletter, but it was too much of a spotlight for some people.

Because my interview protocol was already very long, there was only one question about self-esteem. It asked, “Would you say you feel very good about yourself, good about yourself or not so good about yourself?” A number of factors might have influenced the responses. It is possible that some members would not want to disclose to a neighbour that they did not feel very good about themselves. Most of the participants said they felt “very good” about themselves. Such a direct question might also activate people’s defence mechanisms. The widely used Rosenberg Self-Esteem Scale and the Coopersmith Self-Esteem Inventory are batteries of 10 and 50 questions respectively, get at self-esteem more indirectly.

An analysis of variance (ANOVA) discovered a significant relationship ($p < .03$) between hours of volunteer work at the Shefford and sense of influence over what happens at the

Shefford, in the sense that the more volunteer work members do at the Shefford, the more influence they feel they have at the Shefford. Is this because other members are more likely to listen to the opinions of those they recognize as doing a lot of work? Is it because members who volunteer a lot feel more comfortable with other members, and are more willing to speak? Is it that the people who do the most work are in fact the decision-makers (e.g. the board members)?

The qualitative data explain that two different mechanisms are at work. By far, the largest proportion of hours at the Shefford were generated by board members, some committee chairs and an office helper. These were also the people who tended to feel a greater sense of influence over what happened at the Shefford, because they did indeed have greater influence in the daily decisions and operations of the co-op. Some people had not necessarily felt a sense of influence before being elected to the board. For this group, their current *role* was salient in their feeling of influence.

There was another group revealed in the quantitative/qualitative analysis; people who did not participate because they had tried and felt shut down or like their work or views were not appreciated. Non-participants had a greater tendency to feel little connection with the Shefford let alone influence at the Shefford. For part of this group, it was their feeling that they had little influence that led to their withdrawal or limited participation. Their

current *feelings* about the Shefford were salient in their sense of influence. These feelings tended to be rooted in actual experiences.

There was a significant correlation between hours of Shefford volunteer hours and sense of belonging to neighbours. The qualitative data help to show the nature of that relationship: Do people with a sense of belonging participate more, or does participation foster a sense of belonging? I was able to determine through analyzing the interview data that sense of community matters to engagement. Participation *can* foster a sense of belonging, but does not always do so depending on the volunteer experience. Some people once felt a sense of belonging, but lost it and withdrew their participation. Some people participate at minimum levels *because* they do not have a firm sense of belonging or commitment to the Shefford. However, sense of belonging is not the only determinant of level of participation. Time and ability (in terms of health status) must also be present.

An ANOVA regression model showed an inter-relationship significant at the $p < .05$ level between influence at the Shefford, years lived at the Shefford, reasons for level of participation³ and sense of belonging to neighbours (as predictors) and hours of volunteer work at the Shefford as the dependent variable. This quantitative model is also helpful in

³ Reasons for level of participation brought out issues such as poor health and time constraints.

analyzing data because complex inter-relationships of factors are difficult to ascertain using qualitative analyses alone. Note that years of residency at the Shefford is not directly correlated with level of participation, but plays a role in the indirect relationship. This means that people do not participate more because they have been here longer. However, people who have been here longer *and* have a sense of belonging to neighbours *and* a sense of influence *and* the time and health to do so do volunteer a greater number of hours. Quantitative and qualitative data work best when gathered together and both used in the analysis of a complex situation.

2.2 Members' social capital

Participants reported an average of 1.5 hours per month of informal volunteer work at the Shefford. At the time, there was a senior resident in ill health, and a number of Shefford members supported her by taking out her garbage, driving her to medical appointments, helping her with shopping and errands, and dropping in on her daily for tea. This older member was a pleasant, well-known and well-loved founding member of the co-op. At the time, another member was also in need of aid and received help from neighbours with cleaning his apartment, errands, banking and groceries. Since he was housebound and was waiting for his disability payments to come through, neighbours also donated food to him. This member had also been active on Shefford committees and had offered all members free admission to theatre performances in the past.

Other informal volunteer work involved listening to and helping other members with personal problems, taking care of people's apartments, plants or pets while they were away, and cleaning up around the building without being asked when the need arose. The mean is skewed by the sheer number of hours some members put into informal volunteering. Thirty-two percent of the research participants did not do any informal volunteering.

Not surprisingly, there was a significant relationship between number of hours of volunteer work at the Shefford and how many people at the Shefford members knew by first name (Pearson's $R p < .05$). However, there was also a positive correlation between the number of times members did volunteer work *outside* the Shefford with how many Shefford members they knew by first name (Pearson's $R p < .05$). The more volunteer work members did *outside* the Shefford, the more likely they were to know people's names *inside* the Shefford. Three people knew the names of every Shefford member. One person only knew two other Shefford members' names. Perhaps people who volunteer tend to be more gregarious, and therefore make a point of meeting more people?

Putnam's theory that people who are already involved in some kind of community participation are those most likely to become even more involved. A full 64% of research participants were also involved in volunteer work outside the Shefford. Twelve percent had done volunteer work outside the Shefford from 100 to 365 days of the previous year.

On average, 56% of research participants were members of at least one other organization, with the full range stemming from zero to four other organizations. One third of the research participants were involved at the board or committee level of an organization other than the Shefford. However, a causal link cannot be determined. We do not know whether being a co-op member predisposes people to becoming more involved in community organizations, if people involved in community organizations are more likely to become co-op members, if the two are mutually reinforcing, or if the members are just “joiners” who like to join organizations, including co-ops.

Twenty-four percent of participants did not socialize with anyone at the Shefford. One member socialized with eight other members. Fifty-two percent stated that they had between one and three close friends at the Shefford, and 48% had none. Although, of the fifty-two percent, not all of them invited these close friends into their home. Four percent of participants said they never had anyone, Shefford member or not, over to visit them within the past year. One member had at least one visitor every day. Putnam’s record of the declining trend of Americans socializing in each other’s homes over the past hundred years may simply represent the growing number of choices of other places to gather and socialize. This is even true for people living on very low incomes. Two blocks away from the Shefford is the Well, a drop-in centre for women which offers companionship and free meals. Down Bank Street is Centre 507, where you can go to have a free sandwich, play cards and join in other activities. The Good Companions Centre, a short bus ride

away is a gathering place for seniors. The Centretown Laundry Co-op is a place you can do your laundry on the cheap, get a free coffee and a chat. The Early Learning Centre based at the Centretown Community Health Centre two blocks away has drop-in playgroups for small kids and their parents. All of these are excellent services already in place for making people feel connected. However, the problem which the co-op and society at large face, is not with the people who have the social skills and motivation to reach out, but with those who do not. Some services, including shelters for the homeless, have had to exclude people who wanted to use them due to aggressiveness, disruption or state of intoxication.

In this sample, there was no significant correlation between people who reported feeling a sense of belonging through local newspapers and their amount of volunteer work either inside or outside the Shefford, contrary to Putnam's assertions. There was also no significant relationship found between how often members read a newspaper and how many organizations they belonged to. One criticism of Putnam is that he was wedded to how social capital might have manifested in a specific time and place, namely the United States from the late 1800s to the 1940s. This was a time when newspapers and radio were the major sources of news about the world. It was a time when many large, national organizations were formed. It was a time when most people in the United States participated in faith-related services and activities. It was a time when neighbours may

have come together often because there were a limited number of other affordable activities to occupy their time – visiting neighbours *was* the entertainment.

Today, in the United States and Canada, some people do not read physical newspapers but get news online and/or from television. Fewer people than ever participate in faith-related activities, but many different kinds of social activist and hobby groups exist now that did not exist to the same extent before the 1950s. Today, many people are able to find and join others who share common characteristics (e.g. a gay sexual identity, a minority political view) who might otherwise have been isolated and hidden within a small geographic community that would at best, not understand them, at worst, shun or harass them. Similarly, there is more scope in large urban centres and the internet to come together on the basis of a shared interest, for example, in a hobby, a cultural phenomenon, or to seek support for managing or recovering from a health condition.

However, 52% of participants reported feeling a sense of belonging through the local newspaper. Interestingly, more participants reported getting a sense of belonging from the free, smaller community papers such as *Xpress*, *Centretown News* and the *Buzz*, rather than the large dailies the *Ottawa Citizen* and the *Ottawa Sun*. Ninety-two percent of participants felt a sense of belonging to the Centretown neighbourhood itself, and only 80% to the City of Ottawa.

Seventy-two percent of participants felt a sense of belonging to their family, with 8% responding “a bit” and 20% responding none. More participants felt a sense of belonging with friends (88%), compared with 4% responding “a bit” and 8% reporting none. This is significant because it challenges both an anthropological and social capital assumption about kinship networks being primary in everyone’s life. This is another change evident in urban, industrialized societies. Only 28% responded that they spent a lot of time visiting friends, compared with 56% who said they did not. Putnam makes an issue of fewer Americans spending time visiting friends, but perhaps people find other ways of keeping in close touch. Despite the fact that the majority of respondents did not spend a lot of time visiting friends, they derived a sense of belonging more from friends than any other group, including family.

Eighty-five percent of those with paid work felt a sense of belonging with their co-workers. Both friends and co-workers give this sample of people a greater sense of belonging than family. The same percentage of respondents cited a sense of belonging to neighbours (72%), with 4% responding “a bit” and 24% responding none. However, it is significant that in a co-op that is supposed to be a community, almost a quarter of members feel no sense of belonging.

Fifty-six percent of participants reported feeling a sense of belonging to organizations or teams. A small percentage (28%) felt a sense of belonging to a faith community. Only 20% felt a sense of belonging from the internet.

Putnam lays most of the blame for declining social capital in the United States on television. In the Shefford sample, 16% of participants watched no television at all. Twenty-four percent watched from 1-9 hours per week. Thirty-six percent watched 10-19 hours per week, 12% watched 20-29 hours, and another 12 % watched over 30 hours of television per week. Two members watched 40 hours per week, which is the equivalent of a full-time job. Contrary to Putnam's assertions, this study did not find any relationship between number of volunteer hours either inside or outside the Shefford and amount or type of TV watched (e.g. documentaries, news, drama). This is despite the fact that a significant proportion of members ($p < .01$) found that watching TV was more interesting than participating in Shefford activities.

There was no significant correlation between hours or type of TV and the number of organizations members belonged to. Other variables may affect the number of hours of TV watched, such as health status, occupational status, and age. There was a significant relationship between watching sports and number of organizations one belonged to, perhaps because those who watched sports may also be on teams. However, since only

two cases were involved, I must dismiss this result as the sample size is too small to accurately draw a conclusion. This is also the case with people who watch how-to shows.

Voter turnout is used by many social capital theorists as a proxy indicator for social capital. Of those eligible to vote in Canada,⁴ 83% of research participants voted in the November 2000 federal election, compared with 64% of eligible Canadian voters in that election (Elections Canada 2007). The 2003 Ontario election is even more striking: 92% of Shefford research participants who were eligible to vote in that election did so, compared with 56.9% of eligible Ontario voters (Elections Ontario 2003). The largest difference of all emerges in the 2003 municipal election. Again, almost 83% of research participants who were eligible voted, compared with 33% of the population of eligible voters of the City of Ottawa (Ottawa 2008). I theorize that voter turnout is probably high in most co-ops, even though they are more likely to include people of socioeconomic and demographic backgrounds who are more typically non-voters, because the co-op housing movement organizations in Ontario (CHF- Ontario Region and CHASEO) actively and effectively mobilize co-op members to vote. My field notes recorded numerous election-related materials and reminders posted at the co-op during elections.

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

It is salient that more Shefford members voted in the provincial and municipal elections than the federal, which is the opposite pattern of the general population. This co-op, unlike some others, is directly regulated and partly funded by the province and municipality. The co-op housing movement materials make clear the link between policies at these levels and the members' own housing, and the importance of influencing housing policy through voting. Although other social housing, such as the city-owned and provincially-regulated Ottawa Community Housing Corporation, also hangs on these policies, there is no movement that systematically educates or mobilizes these residents. I know through my extensive election campaign experience in the City of Ottawa that voter turnout in the polls encompassing these buildings in elections at every level is typically very low.

Putnam's theory relating trust to voting behaviour was supported by the data. A significant correlation was found between research participants who agreed with the statement "Most people are honest" and voting in the 2000 federal election ($p < .05$). As Putnam would predict, sense of belonging to the community is also positively correlated with voting behaviour. Interestingly, the data show a significant ($p < .05$) relationship between sense of belonging to Centretown (the neighbourhood in which the Shefford is located) and voting in federal, provincial and municipal elections, but no significant relationship between sense of belonging to Ottawa and voting in these elections. Attachment to neighbourhood was the key predictive factor for voting at any level.

As part of its 2008 Canadian Community Health Survey, Statistics Canada measured sense of community because “[r]esearch shows a high correlation of sense of community-belonging with physical and mental health.” (Statistics Canada 2008d) Only 62.8% of Ottawa residents felt a sense of belonging to community (Statistics Canada 2009a). This is similar to the percentage of people in Ottawa who vote in federal and provincial elections.

2.3 Members’ suggestions for participation and social capital building

In terms of who should be participating and how much, members did not agree. There is no shared understanding of participation at the co-op. Members do not even agree on what should count as participation, for example: only committee and board time, anything that is done for the Shefford, anything that is done for anyone at the Shefford. Someone suggested that improvements people make to their own units should be counted as Shefford volunteer work.

We haven’t defined what participation is. There’s a difference between maintaining the running of the co-op and taking part in activities. I think taking part in activities will help in the running of the co-op. We need to have fun. We need to make people laugh.

There was no consensus about whether participation should be measured and how. Seven members recommended a participation log, which would be self-reporting one’s participation in a given time frame, such as once a month. Others raised issues with such a system:

I do see there's a lot of problems with self-reporting, like if people are sick but don't necessarily want to say so.

With monitoring your own hours, we're going on the honour system. People could say they've done a job but haven't done it. You can lie.

It always comes down to policing. If there isn't someone knocking at your door saying you haven't signed into the log book. But who's going to check it? It never seems to come around to that.

About 12 years ago, a Shefford member volunteered to be Participation Coordinator, the first (one of three, including me). He met with everyone in the building and asked about their participation. He was a very sociable, friendly individual, so this was done with tact. Shortly afterwards, for a few months, a form went out from the office on which members had to report their participation monthly. However, the sociable Participation Coordinator was less comfortable with leaning on people to participate, had other priorities in his life, and eventually no one checked the forms and they were discontinued.

Within the group recommending self-reports or participation logs, there was also no consensus about how such a system should work:

Punch clock.

Scale developed according to situations. Sometimes you put in more hours than four in a month, sometimes you put in none. I think there should be a scale of things that are harder to do. Some things aren't as physically or mentally challenging.

The latter assumes everyone has the same capacities and resources – such as time, experience, cognitive abilities and skill.

Half of the research participants said participation should not be measured at all or could not be measured. Examples of reasoning behind this position included:

I don't think we should be measuring it. The more rules and regulations, the less people want to be involved. It's becoming a fascist state.

We can't measure it. We can't even define it, because it should include small, behind the scenes acts of community. It's not about the committees. It's more than that.

We've debated about it at the Board. There has to be some kind of flexibility about it. People's lives are in flux.

I don't see that [participation] as being a measurable quantity. This is my home. If I see garbage, I pick it up. You can't measure a split-second action, or how much it contributes to everything else.

I don't think I want to measure it in terms of minutes and hours, but as long as people are doing something.

How do you measure honesty?

I would never tolerate that. It's accusing you. It's an infringement. And it wouldn't work.

There was no consensus on how much people should participate. About a third of the participants said the current standard of four hours per month was what we should aim for, about a third said participation should be voluntary and no standard hours should be set, and the last third recommended a different number of hours, for example:

Maybe we should have a smaller number of minimum hours. Sometimes there isn't four hours a month of work to do.

Of those who said that participation should be completely voluntary and no standards set, there were two main approaches. Most talked about how people's lives change and only they know when and what they can contribute, and two were opposed on principle:

It's great housing but part of living in this building is participation. It's Marxist forced labour.

You are not given information but are told to participate. Mandatory volunteerism is an oxymoron.

There was no consensus on how to deal with non-participants. Here there were three main camps: carrot (encourage people to participate by making personal contact, making participation fun, etc.), do nothing, and stick (punishments, fines, etc.). The stick group tended to use legalistic or moral arguments, emphasizing members' duty to participate:

Everyone who moved in here agreed to participate in co-op life. I don't think the building should be used as just cheap living. There has to be reasons for not participating.

They agreed when they became members that they would do this.

Consequences. So when we say participation is a requirement, we really mean it. We're not able to evict people who don't participate. We need to find some other recourse. Bring it home to people in a very practical way. Like, 'You owe us \$80.'

The stick group emphasized punishments for non-participation, such as fines, a "wall of shame" with names or pictures of non-participants on it, or making "a good people list".

The carrot group generally saw increasing participation as a process of influencing group dynamics in a positive way, to *motivate* people to participate voluntarily, and let those who cannot participate at any given time, for whatever reason, off the hook.

I think it should be done with discernment and gentleness. The first thing is to talk to the person. Do it without being judgmental. Gentleness. There might be valid reasons [a person is not participating.] Trying to find out why the person [isn't participating] and also realizing that's the whole idea of a co-op. You help each other.

Not only was there no consensus between members, but some members were also conflicted within themselves about the situation:

I'm split about the twenty dollars a month [fine for non-participation] thing like the Daly Co-op.

Some people were in favour of paying a fee in lieu of participating, and others were opposed in principle to this idea. At one point, the residents of each floor were made responsible for cleaning the hallway of their floor. This was the case even though there were only two households in the basement, which is a high traffic area due to the mailboxes, office, maintenance staff, lockers and side entrance from the parking lot being located there, while there are seven households on the fifth floor, the lowest traffic area in the building. The way the third floor residents dealt with this was by pooling their money together and hiring a cleaner, just for the third floor. Some members were angry about this:

I'm not in favour of having people pay. That lets people opt out at it's against the principle of the co-op.

Some members think members who have put in a lot of time should be able to take a break for a while, such as the following:

It's discouraging to contribute to a co-op when it's clear that some people do more and some people do nothing. If others don't, why should others do all the work? Some people have been here a long time and have worked almost on a full-time basis. If they need a little break, that's fine.

You have to keep past history in mind. Someone who put in two years on the Board may be putting in a little less for a while. People burn out.

Two members took the opposite approach, one going so far as to express resentment:

People become complacent when they've lived here for a long time. There's an attitude of 'I've done my share.' Being on the Board once is not your share.

When asked what would increase member participation, research participants suggested:

Direction, clear instructions, assign them to committees or specific tasks that would suit them, visit new members, chairs of committees should ask members personally to be on their committee, more information/ post the jobs, get to know the members, talk with people one-on-one, lead by example, active recruitment, ask people to take on specific roles or tasks, get them interested, competition, make it fun “so that participation is not a chore”, make it easier to participate, “more transparency about committees and what needs to be done. It was good when they put stuff in the newsletter,” “find out why, in person and in a non-judgmental way, the person isn't participating,” members should come up with their own ideas about what could be done, teambuilding, appreciate what people do, make them feel wanted and needed, more social events, less conflict, force

them, give members who participate special privileges, stop gossiping/talking about people behind their backs, nothing and “don’t know”.

Interestingly, more social events and team-building were mentioned as responses to *both* the question about how to raise Shefford members’ self-esteem *and* how to increase their participation:

Teambuilding exercises make people happy, giving them a sense of working in a group. They can relate to each other in a way that’s not dysfunctional.

Specific suggestions were made, such as entering a Shefford team in the dragonboat race. Appreciating people was also cited as responses to both increasing self-esteem and participation. However, two members were opposed in principle to volunteer recognition, for example:

No self-adulation. No names. We’re doing this on behalf of the Shefford Co-op.

Less conflict and gossiping were mentioned both as ways to raise people’s self-esteem and get people to participate more:

I’m looking forward to go to some meetings because I get along with the people, but I tend to shy away from potential conflicts. I’m a human being.

Interesting ideas included getting people out to general members’ meetings by offering a lottery process:

If you have 12 kitchen renovations that need to be done in the building and only enough money to do two this year, hold a draw for whichever of the 12 members are there at the general members’ meeting.

However, this research also uncovered at least two members who could not always make it to members' meetings because these are always held on weekday evenings, and the members had evening shifts or variable work schedules. It also uncovered two members whose problems with anxiety in groups were such that at least one had to be medicated to attend meetings.

Bell et al. (2008), a British and Eastern European team of researchers, stressed the positive social component of the volunteer experience as the single most significant factor in recruiting and retaining volunteers in their study of volunteers in six European countries. However, field note data record that this approach can be a hard sell at the Shefford. At general members' and other meetings, the voices that predominated seem to be those calling for people to participate because it is their duty, as they signed an agreement to participate when they moved in. These are not the majority of members, but nevertheless, the issue is raised on a regular basis.

The Shefford Finance Committee recommended to the Board of Directors on July 5, 2005 that members who did not fulfill their four hour per month participation obligations should be fined, like the Daly Co-op, also in Ottawa. This proposal was to be submitted for discussion to the general members' meeting of July 27. It stemmed from the \$13,000 deficit the Shefford was experiencing due to a 100% hike in gas rates and a 9% increase in water rates. The Shefford had signed a five-year fixed-rate agreement with the gas

company that had just expired. Although a rate increase was expected, the Shefford Board and Finance Committee were not aware that gas prices would double.

This led me to read through the by-laws of a co-op that fined non-participants, do an internet search for participation policies at housing co-ops, and contact the Co-operative Housing Association of Eastern Ontario (CHASEO) and the Co-operative Housing Federation of Canada (CHF) – Ontario Region about whether such a policy would be allowed under the *Social Housing Reform Act* (SHRA).

I influenced this process by obtaining an opinion from CHASEO Acting Member Services Coordinator Karen Sexsmith, who wrote that charging subsidized members extra fees was illegal under the SHRA. Daly is a federal co-op, which is not regulated by the SHRA. I also received a similar opinion from Government Affairs Coordinator for the CHF – Ontario region, Harvey Cooper.

In this sense, I was a full participant in my co-op on this issue, not a quiet observer. My views about participation, even before this incident, were well-known. This may well have influenced what some members were willing to say to me during the interview.

3. Participation and social capital building strategies implemented

Each research participant was asked what measures he or she thought might increase participation and sense of community at the Shefford, and facilitate Shefford members getting to know each other. The responses and subsequent implementation strategies have been grouped into three main areas: Information about participation opportunities; social development, community and support; and skills building and member education. Note that “more social events” was a strong response. In designing an implementation strategy, I also took into account existing community development literature and research about motivating and mobilizing volunteers within organizations. Many of the member suggestions were implemented, but not all, due to limitations of time and funds.

As part of the asset mapping exercise, I also asked members what they might be interested in becoming involved with. The results included book club (6 yes, 2 maybe), cooking classes (10), walking or exercise club (2 yes, 1 maybe), video night (3 yes, 2 maybe⁵), watching favourite TV shows with neighbours (1 yes, 1 maybe), bowling league (4 yes, 2 maybe), discussion groups about current events (2), support group (1 yes, 1 maybe⁶), art exhibition (2), eating at restaurants together, trying out different foods (1), recipes/meals for singles (1), collective cooking (get together, cook a big meal, and freeze individual portions) (1), gardening advice for indoor plants (2), computer skills workshop

⁵ For example, “Depends on the video” was one response.

⁶ This respondent was interested in a support group, but was afraid of neighbours knowing too many personal details: “There’s a fine balance.”

(1), window cleaning (1), flower arrangement (1), food exchange – canned goods for neighbours (1), maintenance workshop – how to do maintenance in your own unit (1), workshop on how to use woodworking tools (1), Neighbourhood Watch (1), tai chi workshop (4), yoga workshop (4), barbecue nights in summer (2), potlucks (2), bingo game, going to a baseball or hockey game (1), food bank (1), book exchange, coffee house - once a month visiting each other's apartments (1), weekly Scrabble club (1), bridge (1), chess (1), babysitting club (1), quilting (1), musical soiree (2), growing a vegetable garden in the back (1), Shefford theatre/skits (2), fundraising (1), group trips to museums, home shows, sightseeing to get a group discount (2), more opportunities to share resources (1). Everyone expressed an interest in something, and often in more than one thing. However, few Shefford members expressed an interest in the same things. One participant specifically said that he or she would participate only in Shefford-related events (such as members' meetings), as opposed to cooking classes, etc., because of not wanting to socialize too much with neighbours.

I divided research participants' suggestions into three main areas: Information and participation opportunities; opportunities to socialize, get to know each other, offer mutual support, and get to know the community as a whole; skills building and member education. Most members' suggestions were well in keeping with community development theory and practice as well as guidelines and theory about building social capital.

3.1. Information about participation opportunities

A number of research participants stated that there was not enough information about what needed to be done at the Shefford. When I mentioned this result to some members who were already involved, had confident or gregarious personalities, they expressed the view that it is a member's responsibility to find out about the work that needs to be done, not the Shefford's responsibility to tell them.

However, organizations only work well when people have the information they need to do the work. The following is a small sample of the research participants' comments in this regard. In the first quotation, the interviewee spoke about a member who was shy at first and fairly recent to Canada, but who later became involved in the co-op:

[A member] expressed that she didn't know what to do to participate.

When I moved in, I saw there was a meeting in the Marjorie Gray Room⁷, so off I go to the City of Ottawa.⁸ I asked, 'Do you have a Marjorie Gray Room?' They said no. I thought, 'Where the hell is this meeting then?' No one told me that when I moved in. I guess 'Marjorie Gray' is for people who lived here long and probably knew Marjorie Gray.

When I came here I wanted to participate and do things, but they never had anything to do. I like it when they put a list of things to do and you can put your name up. Then you know [what needs to be done].

⁷ The Marjorie Gray Room is the Shefford's boardroom, located inside the office in the basement. Marjorie Gray lived at the Shefford for 50 years, and near the end of her long life, benefitted from the assistance of many Shefford residents.

⁸ Shefford general members' meetings are often held in the Colonel By Room or Richmond Room at Ottawa City Hall, three blocks away from the Shefford.

You need to have a list of duties for committees. Once I know that, I can say yes or no.

Interestingly, the member quoted above was a committee chair at the time of the interview.

Over the past 17 years, the Shefford had a Welcoming Committee on and off again for a few months at a time, and usually with a gap of years in between. When members moved in, the coordinator usually gave them a binder of Shefford by-laws and some general information. There was no formal process of greeting and integrating the member into the co-op. Members were expected to find out about participation opportunities, and begin to contribute four hours per month. In informal discussions with some other members about participation, I mentioned the research results that not everyone knew what to do. The responses I received from a number of members was that this could not be the case, as all members heard about Shefford committees during the information session prior to application, and had to identify what work they would be interested in doing on their application. However, this is problematic, as one research participant explained:

You went through this interviewing process to get into the Shefford, but I waited six years [to get in] so I lost track [of what I wrote on the application].

In addition to this, the nature of the committees might have also changed by the time the person moves in. Some committees are very active at times, and not as active or even dormant at others. A list of committee chairs and contact information is available to the board, but is not posted anywhere in the co-op.

Even when information has been posted, the information is not always complete. A member saw a poster about a Shefford activity, but there was no contact information, and did not know who to contact. It could be that the member who posted the activity did not have much organizational experience, and did not foresee that people might have questions. Or perhaps the person was shy and did not want to put their name or phone number up or be contacted about the activity. There has never been a skills-building workshop at the Shefford about the basics of organizing an activity or chairing a committee.

Another type of information also exists. It is not just the tasks that need to be done, but the social situation around the tasks. Some members know what kind of atmosphere is on certain committees at certain times, and others do not. The Board has also been enjoyable for members at times, and very stressful at other times, depending on how well Board members got along and the issues they had to face. The following member did three hours per month on average, but was aware of “turf issues” around certain tasks:

I don't want to be doing something that is somebody else's territory.

The following participant eventually become involved at the Shefford, but not without encountering obstacles to participation:

When I came into the co-op I said I wanted to do the newsletter, but no one ever got back to me. I e-mailed [name of member] but [the member] didn't get back to me. I didn't do anything for a while. It's not organized at all.

More information about tasks and duties was one of the most highly suggested participation strategies. This is an example:

Having a very clear list of what tasks need to be done, what areas of participation need to be filled so people can then take on specific tasks.

The participation strategies implemented in the area of information about participation opportunities included: a jobs chart, a monthly participation bulletin, public calls for volunteers at members' meetings, a Shefford calendar of events, and enhanced spring and fall clean-up days. The details are outlined in Appendix D.

3.2 Social development, community and support

In terms of social capital, there were a number of reasons given by some participants for why they knew people or wanted to get to know people at the Shefford, had warm feelings and a bond of trust towards other Shefford members, and a sense of belonging at the Shefford. There were also many sets of reasons given for not wanting to know neighbours, and for not feeling a sense of belonging to the Shefford. These are quotations from different members interviewed. Fully one third of the sample expressed reservations about getting to know neighbours better. The following are representative of the reasons:

I don't think anything [would encourage me to get to know my neighbours better]. I don't think I have a whole lot in common with a lot of people here.

I don't want to get too involved in other people's lives.

There are some individuals you don't want to get to know more. You need to take steps to draw the line.

One finding of this research was that there were Shefford members who were not participating much or at all because they felt uncomfortable. Regardless of the amount of time they had lived in the co-op, these members did not know many people, were shy, or were unsure of how things worked and were afraid to ask. Some had asked, gotten nowhere, and did not know where to go from there. Here is a sample of what these members said in response to the question about why they did not participate:

Because I don't know many people.

Nobody talks to me.

The latter was said by a new member. The first member quoted below did become a very active participant, but it took a number of years after moving into the Shefford.

I'm not one who can show myself and ask and ask.

I don't find yet that anyone is approachable for me to be me. I felt a little lost. I felt like an orphan. I asked, 'Can I be on your committee?' I never heard back. I asked again, 'Can you tell me when your committee is?'

The member quoted above volunteers extensively elsewhere, where the member has not had this problem. This member is ready and able to do volunteer work, but does not feel quite at home at the Shefford.

The following member is an active participant at the Shefford, but in a certain role, felt a lack of support:

From personal experience, when I wanted to take on [a certain task], I saw from two years on that committee that [the task] wasn't a priority. I was told to just do it. I felt it was a set-up. I was alone. There was no support. I got sick. The one person being given the title is being expected to create miracles.

When research participants were asked what would encourage Shefford members to participate more, the most frequent response was “make it fun” and “more social events”.

Here is an example:

It must be a bad feeling to be looked down on because you're not doing anything and you don't know what to do. We should make it easier and more fun to participate.

Social events were also frequently mentioned as a way people could feel more comfortable at the Shefford, leading to greater participation:

When you talk informally with people, they are less intimidated.

I think some sort of competition. Like, my floor is cleaner than your floor. Taking pride.

It was more families [in another co-op]. Here it's more single, older people. It's more artistic here. I wish there was something we could do with that.

Members cited celebrations of important events in members' lives as something that would create stronger networks and a sense of community. However, there was also a concern about some types of celebratory events, given the different backgrounds and circumstances of Shefford members:

I thought about have a party [to celebrate getting a university degree], but people might think it's too uppity. You have to be careful what you celebrate.

Events involving food were a very popular suggestion, encompassing barbecues, coffee clubs, bake sales, pie contests, refreshments during meetings, potlucks, wine and cheese or cocktail parties, communal cooking, parties that go from unit to unit with a different food theme.

I don't like eating by myself. That's a big thing about living alone. We should all get together on this floor once a week for a potluck, eating together, cooking together.

I'm a big fan of anything to do with eating.

Participant suggestions for more fun and social connection is in keeping with the volunteer recruitment and retention literature. Volunteerpro (2009) is an American firm that runs seminars for organizations on how to recruit and retain volunteers. It gives the primary reasons why people volunteer: sense of purpose, “to give back” (especially if they or a family member benefitted from a service or experience), to meet people, learn skills, gain job-related experience and contacts, find out about how a system works, and:

Some folks are just looking for some fun! One of the frustrating things to me is how little lightness and outright fun is to be found at many volunteer places. Remember that many people work all week long without having a good time. This should never happen in the volunteer setting. It is okay, in fact it should be standard that the volunteer place be a fun environment to work in. Yes, we can really enjoy what we do even if the work is serious and meaningful.

The second most frequent response from Shefford members about how to get members to participate more was “less conflict”. Therefore, another member and I initiated some conflict resolution meetings with members who were misunderstanding each other.

I need to say a few words about member initiatives that predated this study. I do not wish to pretend that before my intervention, nothing was going on at the Shefford. As in any organization, some initiatives are dependent on the interests and skills of one individual to organize them. When member Ann Ember moved into the building, she decided to start a collection for a Christmas hamper, which is a basket of food and gifts distributed near the end of December to families living on low incomes regardless of religion through a local social service. The December 2004 hamper initiative went very well, with more than enough food and money collected. However, collection was difficult in 2005, with last minute notices having to go up to remind members to donate. Initiatives are not only dependent on organizational skill, but are also influenced by the social and economic circumstances of those at which they are aimed at any given time. Also notable was that 2005 was a year of intense conflict at the Shefford.

Every year, a Shefford volunteer or team of volunteers undertakes to organize a tree-trimming party in December. The Shefford’s large plastic tree is hauled from a locker and placed in the lobby. Before this study, two members had tried implementing some other social activities. Years ago, a member put up a sign-up sheet to participate in co-op

baseball. No one signed up. Another member organized a monthly film night outing to the Bytowne Cinema. She tried for several months in a row. No one went with her.

A member who was involved in amateur theatre gave everyone at the Shefford free entry to shows. Another member who had two tickets to an expensive show at the National Arts Centre tacked up one of the tickets for any member to take for free. Members involved in choirs or other community events often put up posters of their events. When a member is highlighted in the print media, as is sometimes the case with members who are artists, actors or writers, someone clips the article and posts it on the bulletin board.

During the implementation period, a member tried to form a book club. The member, whose first language was not English, was taking an online English literature course, and wanted to find other members to talk about the books with. This research survey showed that six of the members interviewed said they were interested in being in a book club. Yet only one came forward when the book club was actually formed.

Members both before and during the implementation period looked into a public art exhibit at the Shefford, as there were at least three professional artists in the building (i.e. artists who exhibited elsewhere and sold paintings). A professional artist had been one of the founders of the co-op. However, the perpetual snag with this initiative was the need for insurance.

Members before and after the implementation period also tried to organize collective discounts, but none of these ever came to fruition. For example, one member looked into a collective Price Club membership, so that any Shefford member could use the card, and suggested car pools to get out to the stores which tend to be far away in suburbia. This same member also put up a sign up sheet for members interested in joining the nearby YMCA-YWCA which has a pool, gym equipment and various kinds of programs. He did not get enough signatures to apply for a group discount, or enough interest in the Price Club membership. Another member looked into group medical insurance for the Shefford, but this also did not materialize. One member did all the research and presented it at a general members' meeting about getting a collective satellite dish for the Shefford, which would benefit members who currently paid for cable television. There seemed to be enough interest among members, but there was a lack of follow through.

As a part of this action research, I implemented participation strategies in the area of social development, community and support: volunteer appreciation, cooking and other classes, games night, establishing a youth coordinator, visiting non-participants, holding Shefford garage sales, making Shefford T-shirts, having members introduce themselves at general members' meetings, Neighbourhood Watch program, holiday chocolates and socials, and conflict resolution/mediation. Brief descriptions of these initiatives and their outcomes are appended.

3.3 Skills building and member education

I try to be encouraging [as editor of the Shefford newsletter at the time]. I try to get people to submit things. I'm not surprised when I hear from the same people over and over. That's the way all organizations work. Some people have certain skills.

Although I think it would be wonderful if the Shefford could offer training and skills development for example in literacy, writing, numeracy, tax preparation and so forth, there is no budget for this. Failing that, perhaps getting people to come in and give talks about issues like literacy would be a good idea, as the Shefford relies very heavily on printed modes of information. When I mentioned varying literacy skills within the Shefford to a chair of a Shefford committee, she was convinced that this could not possibly be the case, despite my having interviewed actual members whose level of functional literacy for legalistic/administrative documents (such as minutes, by-laws, and so forth) was low, and kept at least one member from becoming involved:

Not everybody goes on committees. I think it's hell to get all the information to read, like I'm going to school.

A member had volunteered to find speakers who could come to the Shefford and talk about issues such as literacy, mental health, and so forth. However, months later, the member had met with several roadblocks. The two major issues were that some of the speakers wanted to charge fees for which there was no budget, and that the member was afraid to invite those willing to speak for free because she could not guarantee that anyone would turn up.

During the interviews, the option of discussion groups within the Shefford received mixed reviews, such as:

I would be interested in discussion groups about people's personal experience, such as [one member's experience of a political situation in another country]. The Shefford is full of intellectual people we can learn a lot from.

It depends on the obnoxious quotient.

Some practical training in how to chair a committee, how to take minutes up to the standards required by auditors, how to work effectively in groups, would be extremely useful for Shefford members. Some of the suggestions about what would raise participation among members had to do with the skills of volunteers in certain positions, for example:

A better more skilled facilitation process [for meetings].

In addition, members had different ideas about the purpose of the co-op. To some, it was supposed to be a helpful community. To others, it was an obligation to donate labour. To yet others, it was primarily a source of housing. There was clearly a need for co-op education.

You will find appended a discussion of the five skills-building/member education strategies which were implemented: A workshop series on community-building (including a component on communication skills), enhancing CHF and CHASEO education efforts, regular reports to members and the board on the research findings,

video/discussion evenings, and posting information related to community development and co-operative principles.

4. Conclusion

I don't know. It's very diverse, so it's hard to find a common thread. I sometimes wonder what we could all have in common? Many people are in different stages of their lives. That's why it would be hard to organize an activity that everyone would be interested in.

Research participants had diametrically opposed experiences and interpretations of events and situations at the Shefford. For example, some of the reasons why some participants wanted to get to know their neighbours were the same as others gave for not wanting to get to know their neighbours. Some participants responded to some situations by increasing their participation and others responded to the same situations by decreasing their participation. This has profound implications for designing measures to build social capital and increase participation, as whatever measures may work for some members of a community may have the opposite effect on others.

The qualitative data enabled me to gauge the differences and similarities between members' pleasant and unpleasant experiences at the Shefford, which led me to a further theoretical investigation about creating social capital in the context of a portion of the population having an insufficient level of social skills to function cooperatively and different levels of resilience to the negative opinions of others. Otherwise we would simply be left with the quantitative participation data, wondering what might be going on,

and not having these issues being identified as important in understanding social capital formation.

In terms of reasons for and patterns of volunteering, findings at the Shefford are very similar to the existing literature on volunteerism and voluntary organizations. The difference between Ontario housing co-op volunteers and other volunteers is, when volunteers in other organizations become disaffected, they can usually leave. However, this option is open primarily to market rent members, because of the lack of affordable housing in Ottawa. When RGI co-op members become disaffected, they face fewer choices about leaving the situation. Therefore, either co-ops should develop more effective means of conflict resolution and keeping members engaged, *or* resign themselves to having a permanent contingent of disaffected members who do not participate.

The perceived lack of information about participation opportunities was mainly due to the volunteer nature of leadership positions and the lack of training and performance evaluation for these positions. Every once in a while, someone (such as myself, but there have also been a few others) thought that someone should post jobs that needed to be done outside of the building clean-ups, and either put them on the bulletin board near the mailboxes, advertise them in the Shefford newsletter, or recruit participants at Shefford members' meetings. However, once the person who thought about doing these things got

too busy, distracted, or was unavailable, this type of information was no longer systematically disseminated.

At the time of the research, the paid coordinator position was part-time. Its hours, salary and benefits were cut back in the 1990s in response to fewer funds available for social housing, and the job advertisements have stressed financial and administrative skills, not volunteer coordination. A system that might work better would include volunteer coordination training for all coordinators, a recognition that this is as important a role in keeping the co-op functioning as the administrative work, and checklists of mandatory and optional duties for positions (such as Chair of the Membership Committee, etc.) which would list active recruitment techniques and information dissemination techniques as mandatory. This would only work if there were also an annual review of the volunteer's performance in the position, with help and mentorship given if the volunteer has difficulty fulfilling the duties. The downside of this kind of system is that with the harshness and blame floating around some co-ops, the list of duties might be used as a stick rather than a helpful guideline, and it might entrench rigid *modus operandi* that could stifle creative ideas about how to approach the position. The downside of ensuring that co-op coordinator positions explicitly include volunteer coordination duties means that coordinators would be sought with a wider skill set, and have more duties to perform, probably within the same salary and hours. After the research period, the Shefford hired a

management firm instead of a single coordinator. The firm was headed by an experienced co-op coordinator.

Some of the community development literature discusses identifying or training community leaders. However, a lot of literature seems to think community investment will be self-sustaining, without taking into account whether or not there is an adequate pool of leaders in the community who will take responsibility and initiate events. It's not just a matter of the skill, but of the time and motivation.

One of the most useful books in the community development field is Paul Mattessich and Barbara Monsey's (1997) *Community Building: What Makes It Work: A Review of Factors Influencing Successful Community Building*. They put forward 28 lessons from practical experience about what makes community development effective. These are grouped into the characteristics of the community, the characteristics of the community building process, and the characteristics of community building organizers. In this thesis, I did not have control over the characteristics of the community, I had some control over the characteristics of the community building process, but not some key elements such as funding and some technical assistance, and even the amount of time I was able to devote to the project. However, this book described ideal conditions, and in large part plays a role in explaining why the experiment proposed by this thesis could not be claimed as an unequivocal success as a community development project. Yet we cannot wait for ideal conditions to take root. Co-op housing is irrevocably changing due mainly to government

policy imposed on it and the severe shortage of affordable housing. These challenges facing the Shefford Co-op will only get worse, and we need to try to develop community-building initiatives that can work under less than ideal conditions.

Not surprisingly, some governments have latched onto the idea of social capital as a way citizens can provide services to each other, which is fine as long as these are in addition to, rather than instead of, a social safety net. However, some countries are in a lesser position than others to provide such a net. There is a great deal of interest in social capital in South Africa, which retains elements of both an industrialized and developing country. The provincial government of the Western Cape (2007) gives citizens information about how to build social capital, adapted from a much longer American list. I include only a few of these below, as some of these suggestions made to citizens of western South Africa actually come into play at the Shefford an ocean away:

Attend community forums. Say hallo [sic] to strangers. Assist with or create your neighbourhood's newsletter. Collect oral stories from older residents. Start a children's story hour at your local library. Cut back on television and talk to others. Give your neighbour a lift if you have car.... Help to carry grocery shopping home for an old lady. Organize a street party. Organize talks where people from different cultures explain about their traditions, religion, etc. Convert your local school in community centre for gathering and clubs.... Cook for your sick neighbour. Share your problems with others. Talk openly about HIV/AIDS. Try to learn some words from another language.... Invite people from other communities to come to your community. Don't turn away when you observe crime – help or call the police. Have regular community meetings and invite people from government, police, clinics and other organisations. Hire young people for odd jobs.... Volunteer in one of the organizations in your community. Organize a sports event in your community. Avoid gossip. Start a self-help group. Get to know your children teacher's [sic]. Start a soup kitchen. Form a tool lending library with your neighbours and share ladders,

maintenance tools, etc. Gather a group to clean up to [sic] community. Organize a youth gathering where older community members share their skills with the youth. Show others how to use the internet.... Write a letter as community to government and ask them for support in community projects. Hold a neighbourhood braai [barbecue].... Ask neighbours for help and reciprocate....

These social capital building ideas focus on getting to know others, being helpful toward other people, creating opportunities for people to come together, sharing skills and resources, and participating in civic life. These are also the conclusions of Putnam and Feldstein (2003: 9) in their examination of 12 case studies in building social capital, that “trust relationships and resilient communities generally form through local personal contact.” Trying to bring Shefford members into closer contact with each other in positive environments is the anchor of the community development strategies I used in this thesis. Interestingly, they mirror some of the suggestions that Shefford participants made about what might increase people’s participation and sense of community, although the participants had no background in social capital theory.

Active presence and involvement in community organizations is a social capital building strategy advocated by Putnam and Feldstein (2003). Trust in bureaucracies which deliver social services and enforce rules is an essential part of social capital building according to Rothstein and Stolle (2002). Unfortunately, this thesis experiment took place in a political environment characterized by successive governments that undermined community organizations of various types, including housing co-ops, women’s organizations, literacy groups, environmental organizations, and others. It also took place within a time of

upheaval and budgetary restraints in social housing in particular, and inadequate investment in social services to meet social needs.

Significant limitations of time and money were also factors which undermined community building efforts. Over the past ten years, the Shefford has reduced the hours for the co-op's coordinator. In 1993, the co-op had a full-time coordinator. In the late 90s, her hours and benefits were reduced, and she eventually resigned to take another job. At the time of this study, the Shefford had a part-time coordinator with a range of duties, including the bookkeeping and increasingly complex administrative paperwork. At the same time as the administrative burden increased for social housing providers under the new reporting requirements of the *Social Housing Reform Act*, the Shefford's budget suffered and the coordinator's hours (and therefore her pay) were further reduced. I noted all of the job postings for coordinators in Ottawa co-ops during the course of this study. The majority emphasized financial and administrative skills. Coordinating volunteer participation is rarely a feature of the coordinator's job description.

Nevertheless, I am optimistic about the future of the Shefford. In 2009, a CHASEO representative spoke at a Shefford general members' meeting about the 2020 Vision process the CHF is suggesting co-ops implement. It will provide a trained facilitator to help co-ops come up with new vision and mission statements, offer a toolkit which includes, but is not limited to guides to:

- developing good governance and principled leadership
- making sure you have sound management
- planning for capital replacements and longer-term investment
- developing long-term budgeting and refinancing options. (CHF n.d.)

Co-ops can receive 2020 certification if they go through the 2020 process and meet the CHF's eight standards of excellence. Shefford members recently decided to undertake this process. The Shefford also recently won a co-op housing management award. I am also hopeful about the fact that a new committee has been called to plan celebrations for the Shefford's hundredth anniversary as a building in 2012. The Shefford may not be an ideal community, but it is a remarkable, functional community.

Chapter 5: Key challenges

1. Introduction

This chapter builds on the results revealed in the fourth chapter, and also introduces Shefford data that contribute to an understanding of the key challenges: there are good reasons why some people do not trust institutions and others; people have different responses to similar situations and different degrees of resilience to unpleasant interactions; people who have poor social skills are being left behind; conflict and alienation occur when people have insufficient communication and conflict resolution skills and/or propagate ideologies and structures of exclusion against other groups or their own groups. The rapid pace and higher expectations of urban, industrialized settings are creating mental health concerns which have an impact on social capital formation and maintenance.

The political environment and lack of sufficient support for housing and for people living on low incomes in general was also discussed in the fourth chapter as a major challenge. Housing policy is discussed in detail in Appendix E as part of the context of the Shefford Co-op, so it will not be repeated in this chapter.

2. Conflict and alienation

This section discusses an explosive combination of challenges: well-placed mistrust, alienation, the expectation that others should conform to one's own norms on the one hand, and insufficient communication and conflict resolution skills on the other.

2.1 *Mistrust as an adaptive response*

Trust is difficult to measure. I used the same trust questions that are often quoted in social capital literature, which are the questions used in the World Values Survey. I found a variety of views among Shefford research participants. Eight members expressed caution about others, of which the following were examples:

I have a tendency to trust people. It has unfortunately backfired back in my face a couple of times.

I don't think everyone's a bad, evil person, but I do believe people are out for themselves.

I'm more hesitant now than when I moved in, not in the sense that they [my neighbours] are going to rob me, in the sense that I'll be misinterpreted or judged. It's not as open and accepting here as I would like.

Until you know them, you can't take everything for face value.

In the back of your mind, you should be prudent. But you do have to trust that most people are honest. Otherwise you couldn't even drive a car, because you [need to] trust that most other people are going to follow the rules.

I have issues with trust. It's kind of hard to trust.

My field note observations included several entries that thefts from the Shefford were assumed by some members and staff to be perpetrated by members, rather than by labourers constantly in and out of the building, staff, visitors or professional thieves.

I don't trust people until I know whether I can or not. I wait and see. You have to operate with the assumption that you can't trust anyone. Someone [at the Shefford] was stealing a lot, like tools, food. Since then, I've been wary.

Members suspected other members of breaking into the laundry room to rob the coins from the machines, until the police informed the Shefford it was a gang doing the same around other buildings in Centretown. However, some members expressed a trust of neighbours in particular:

I've always tried to be open and candid with people and trust my intuition about people. You have to be respectful of other people, treat people with care and consideration.

I do trust my neighbours. I do believe there are good people in this building.

I keep my eyes open and learn from what happens. I'm not given to trust or not trust. I left my apartment open. I trust people in the building.

However, someone was robbed while in the laundry room, having left his apartment door unlocked.

I'm too trusting. I've had to learn the other lesson. I'd like to believe there's good in most people. I will give everyone the benefit of the doubt at first.

For most members, trust was conditional in some way, either based on experience with others, or people might be trusted with some things and not others.

Trusted with what?

It seems reasonable that most people would trust some people with some things, but not with others, and trust some people more than others.

I might trust them to hold my purse, but not to look after my child.

Despite actual experiences of people who are not trustworthy, some members erred on the side of trusting others.

Some Shefford members interviewed disclosed that they were survivors of sexual and/or physical violence. Because of the personal and painful nature of some of these experiences, I cannot use specific examples from the research results for reasons of privacy and confidentiality. I can, though, confidently say that the observation of the relationship between experiences of abuse and betrayal in childhood and ability to trust is also reported in the academic literature. Trust can be learned, and it can be taken away.

There are good reasons why some people would not trust others all of the time. If women and children trusted everyone all the time, they would be even more vulnerable to physical and sexual assault. Seniors are at particular risk of financial scams because of a greater willingness to trust, and to hand money over to strangers. The issues around social capital and trust are thus more complex than is their current treatment in the social capital literature, in which greater trust, regardless of the circumstances, is deemed to be a good thing.

Mistrust as an adaptive response can not only be formed towards individuals and groups, but also towards governments and institutions. Education is the subject of public discussion in Canada, and I will not attempt to reproduce these debates or the body of evidence associating social capital with better educational outcomes and education as a pathway to higher social capital. I will instead touch on a trickier area, in which government actions themselves have been contributory factors to people mistrusting educational institutions.

The 2000 report of the Auditor General of Canada noted that Indian and Northern Affairs Canada, which is responsible for education for First Nations people who are status Indians and for Inuit, was not living up to its responsibilities. White et al. (2005: 67) summarized the relevant part of the report:

...deficiencies in the management structures for education, insufficient attention toward retention of traditional languages, curriculum shortfalls, a shortage of funds for special education, library, and counselling services, and the need for improved teacher training.

White et al. (2005) looked at social capital and education in Aboriginal communities in Canada, Australia and New Zealand. According to the 2001 Census, 48% of Aboriginal people in Canada aged 15 and over have less than a high school education, compared with 31% of the non-Aboriginal population of the same age. The authors found important social capital effects, both positive and negative. Better educational outcomes are associated with high community social capital, for example, where elders are actively

engaged in teaching young people, where cultural norms favour schooling, and where positive adult role models exist.

The study also showed that having little or no social capital was detrimental for Aboriginal children, that is children who had few if any people in their lives they could trust. However, having high social capital in low capacity networks also had negative effects, for example where children had many trusting social relationships but none of these were with people who had been successful in school. Social capital norms were important: children and youth who did not know people who had gone to university, or who had no such people in their family were less likely to attend, even though they had the same access to post-secondary funding as the Aboriginal students who did attend. In addition, where parents were not engaged or supportive of schooling, children were less likely to even show up to school. In New Zealand:

The evaluation of the reforms, overall, cited that the successful initiatives occurred when there was community-school co-operation and when the community families either proposed, developed, or participated and supported the programs. (White et al. 2005: 71)

Like other white settler societies, Canada attempted to assimilate Aboriginal children by taking them away from their parents and communities, and sending them to residential schools at which they were stripped of their traditional clothing and long hair, were beaten for speaking their own language or practicing cultural or religious traditions, and were told not to be like their parents because they were “dirty heathens.” Most of these children were not able to find work in white communities because of racism, and had lost

the traditional skills they would need to survive on the land. One of the most serious and long-term effects on the generations that went to these schools, and their descendants, is the shame in being Aboriginal, and the disconnection between individuals, families, communities and positive identities (RCAP 1996). Is it any wonder why many First Nations, Inuit and Metis in Canada do not trust governments, and are not keen on schools?

2.2 Alienation from decision-making structures

This subsection covers Shefford interviewees' relationship with the formal political process in the wider community, as well as decision-making structures within the Shefford – general members' meetings and the board of directors. It frames these results within the literature on political participation, and comes to conclusions about alienation from decision-making structures.

Research participants were asked whether they voted in the most recent federal, provincial and municipal elections. As mentioned in the previous chapter, Shefford research participants voted to a significantly greater degree than most eligible voters for each level of government. Of those who did not vote, the following reasons were given:

I don't even know them [politicians], so what's the point?

I couldn't make up my mind.

I'm not a citizen. It was a rigmarole even to get a permanent resident card.

It's the first time I never voted. I was just so fed up with all of them.

In their Elections Canada-sponsored study of voters and non-voters, Pammett and LeDuc (2003) found a striking similarity in the negative attitudes of both voters and non-voters toward politicians, government, political parties, candidates, leaders and the electoral system. All respondents, not just non-voters, displayed similar degrees of cynicism about politics and feelings that participation was meaningless. Pammett and Leduc state (2003, n.p.):

The normal turnout since the Second World War has been about 75 percent of registered electors, and studies have often tried to delve into the reasons for non-participation of the remaining 25 percent. These previous surveys ... showed a variety of reasons for not voting. In three election years when an open-ended question was asked of non-voters, about 40 percent said they were uninterested in the election, roughly one third said they were away from their polling places, under 20 percent said they were busy, about 10 percent were sick, and the remainder were unenumerated.

Pammett and Leduc (2003) found that social capital is an explanatory factor in voting behaviour. Voters were more likely to belong to and be active in organizations, and more likely to participate in petitions, boycotts, demonstrations, public meetings, and lobbying (letters, calls, e-mails to decision-makers). The authors conclude:

To the extent, then, that many participatory acts and group memberships contribute to social capital, non-voters are making less of an overall contribution than voters. Non-voters are not making up for their lack of electoral participation by substituting other "more relevant" political activities. Rather, they are distancing themselves from the public sphere in many ways. Furthermore, Table 38 shows that they are distancing themselves psychologically from all of the territorially based units of Canadian society. When asked how close they feel

to a variety of places, voters feel closer to their neighbourhoods, their towns or cities, their provinces, their country, their continent, and also to the country their ancestors come from. Voting, then, is part of psychological and behavioural involvement with the community. To the extent people are declining the opportunities to vote in Canada, they are also illustrating a lowered commitment to the Canadian community.

This is in keeping with one of the quantitative findings of this research, that sense of belonging to the neighbourhood was *the key predictive factor* in voting behaviour at all levels – federal, provincial and municipal. It was actually sense of belonging, rather than how much influence people thought they had, that was of predictive value.

Nevertheless, the real concern that politicians can't be trusted and nothing they do matters cannot be dismissed. The following is a good example of this phenomenon. During the 2008 federal election campaign, Ottawa area candidates of all political parties were invited to dine with the homeless by the Shepherds of Good Hope. CBC News (Oct. 1, 2008) then interviewed homeless people who were present about the event:

Aldege Saumur, who has lived at the shelter since a fire left him homeless three months ago, said the mashed potatoes, gravy and beef served at Wednesday's event was better than the usual fare. Despite the apparent benefits of meeting political candidates, he said he doesn't plan to vote. "Because I don't believe any politician," he said. "I'd be getting lies right and left and I don't give a shit who goes in power."

Saumar expressed a widespread belief that politicians cannot be trusted. Although this sentiment was explicitly shared by a number of research participants, their voting record

shows that Shefford members voted at a significantly higher rate at every level than the average for City of Ottawa, Ontario and Canadian voters. But why? Perhaps the research participants, which are made up of about half of all Shefford members, are particularly participatory people? Perhaps the half that did not participate in the research are also less inclined to vote? This is unlikely to be the case, as there were a number of research participants who did not participate at all at the Shefford or in any other organization. I know from field note observations that there are many members who participate on a regular basis and are also politically active who did not participate in this research through either lack of time or lack of interest.

That leaves three main possibilities: people who are attracted to co-op living may have a more lively interest in politics, the active role played by a provincial and municipal politician in helping the Shefford become a co-op may have shown members that elected representatives are important and can be of direct benefit to them, and/or the voter education material (brochures, posters, reminders to vote) provided by centralized co-op organizations such as CHASEO and the CHF during each election might play a role in inspiring or reminding members to vote. There is no way to ascertain through this study what weight should be given to each of these explanations. However, the voter education and reminders provided by CHASEO and the CHF is a key explanation, as it is the only *non-partisan* material about the election that all co-op members may get. The materials generally focus on affordable and co-op housing, and outline the platforms of each

candidate and party. CHASEO and the CHF may thus play an important role in voter education among co-op members.

Non-partisan voter education and information, not gained through the media, was one of the major recommendations made by Pammett and LeDuc (2003). They surveyed non-voters and also performed an analysis of Canadian voting behaviour over time for Elections Canada, and concluded that if nothing is done, the worst is yet to come:

Much of the data we have explored in this report leads to the conclusion that **voting rates will likely continue to decline in Canada**. The voting rates of generations entering the electorate in the last two decades, and particularly since 1993, are substantially lower than those of previous generations. While "life cycle" effects help to increase the low initial participation rate of all generations, they have not brought those who entered the electorate during the Mulroney or Chrétien years up to the levels of the Trudeau-era entrants. And even those Canadians, now in their 40s and 50s, vote at lower rates than older citizens. There has been a long-term secular decline in the voting participation of successive generations of Canadians, one that will be very difficult to reverse with short-term, small-scale reform measures.

... Part of the answer to the emerging problem of voter turnout has been a growing perception of the meaninglessness of electoral participation.

These are comments made by Shefford research participants who did vote. The first example is a member who recently became a Canadian citizen, and was keen on voting in every election:

The first time I was eligible, I voted.

I think it's important to vote.

If I don't vote, I don't have the right to complain.

No doubt, there are members who would vote whether they lived in a co-op or not. Given the differences in voting behavior between co-op members and the population at large, however, the co-op housing movement has achieved success at least within the Shefford Co-op in getting some co-op members who might not have otherwise voted out to vote. However, there is another democratic level of participation within the Shefford – participation in general members meetings and electing the board of directors. Perhaps this experience has an impact on increasing voter turnout among members in the wider community elections?

Putnam (1993: 182) argued that “the performance of representative government is facilitated by the social infrastructure of civic communities and by the democratic values of both officials and citizens.” The Shefford offers a combined participatory/representative governance model. The members, at four general members’ meetings per year, are the final decision-making authority, and have the power to overturn any board decision with a simple majority. Only the members, not the Board, are authorized to approve the budget, the audited statements, raise the housing charges and change the co-op by-laws. The Board can approve these in principle, or make recommendations to the members which the members are not obliged to take.

Although this seems like a progressive and empowering model, in practice the political culture of the wider society infected operations at the Shefford. Someone extensively involved in the co-op housing movement in eastern Ontario mentioned that for some, getting elected to the Board of Directors or becoming co-op president go to one's head. For example, in one co-op, the head of the board insisted that her neighbours call her "Madam President". She was not joking.

My field note observations over the years show that the role of president has been performed in many different ways depending on the skills, interests, understanding and personality of the person performing the role. The Shefford has had friendly presidents who valued social relationships, business-like presidents who viewed their position as one of keeping things moving, inexperienced presidents who had never chaired meetings before, and authoritarian presidents. One in particular told members that if the Board decided something, it was a "done deal" and the issue was just coming to the members as a courtesy, and used phrases such as "the Board has spoken", "they [the members] elect us to make the decisions", as if co-ops are a representative democracy like Canada, and that the only way to reverse decisions is by electing someone else next time.

Some members' lack of constructive social and communications skills also made some general members meetings uncomfortable for some participants during the research period:

It's been happening more that people have been attacked publicly. A lot of people are afraid. At meetings, certain people take over. No one says a word against anything they say.

This member quoted above once participated on a daily basis, but withdrew because the member perceived that his/her work was unfairly criticized by others. The person was now afraid of voicing an opinion at general members' meetings. This did not prevent other members from participating, but these other members either tended to be articulate, well-informed and/or confident enough in their right to speak. Being literate in terms of rules of order and democratic decision-making were major assets.

Although no member was in favour of longer meetings, some members felt that issues were wrapped up too quickly with insufficient time for input or to ask questions without being cut off or put down. The less people thought of decision-making structures, the less motivation some people had in wanting to become involved in them.

I've had it with meetings. You get to a point in your life that you say, 'I don't need this.'

I don't want to be on the Board of Directors because I don't want to get involved in the politics.

These situations are not unique to the Shefford. Among my key informant interviews was an informant who had lived in a centrally-located Ottawa co-op (not the Shefford) for three years, and who preferred to remain anonymous. This informant was in his sixties, still battling with an almost lifelong alcohol addiction, had lived on a low income all of his life, and had come out as a gay man in his 40s, but was still experiencing shame

related to internalized homophobia. Before living in a co-op, he had lived in public housing in Ottawa and thought that co-op life might be better. The informant was sociable and liked to get to know people. He had been involved in a faith community in Ottawa for over ten years.

At first, he loved living at his co-op. He found people friendly and the environment quieter and much more positive than public housing. Then, someone moved in whom he said seemed nice at first, but turned out to be controlling and manipulative. She got her sister to run for the board of directors, and the informant said, the two of them gained too much influence in the co-op. The board became dysfunctional, with members being unable to resolve conflicts and entrenched positions developing. This factionalism spread to other co-op members not on the board. The board made some cost-cutting changes. The co-op used to hire a cook for a communal meal every week that many members enjoyed, and that brought people together to get to know each other better. This was one of the cuts. The informant said the atmosphere at the co-op became negative, with some people not talking to other people, and no one knowing whom they could trust. The coordinator resigned, and the superintendent who had been there for thirty years was suspended. Finally, the informant applied for public housing again and is now in an Ottawa Community Housing building designated for seniors, which he very much enjoys. He said, "I'll never live in a co-op again." Even more disturbing is that he avoided getting involved in events, activities and opportunities for participation in his new building,

fearing that if he became involved, he may once again be exposed to political machinations.

Although some people living on low incomes may have been less likely to develop democratic citizenship skills, conflict, power-grabbing and dysfunctionality has also been a problem on other types of boards and in electoral politics. Negative campaigning, entrenched positions, criticizing anything certain other people say is unfortunately a part of Canadian political culture, and is also not limited to Canada. With these role models, it is no wonder that many co-op members may not be aware of what a well-functioning decision-making structure could look like.

A voting structure is not enough. Electing representatives is not enough. Being provided with hard-to-understand information is not enough: Shefford members received a great deal of information such as detailed budgets, but did not necessarily have the accounting skills to understand all of what they were looking at. The board of directors workshop that CHASEO offered at a different location every few months was not enough, because it did not adequately cover smoothly running a participatory democracy, and most people elected to the board do not take this workshop. The one thing I have seen make an enormous difference is an experienced coordinator who is skilled in explaining the mechanisms and dealing constructively with conflict. However, this would be difficult to

generalize or put in place at, for example, the federal level. These are not requirements for either parliaments or co-ops.

2.3 Social control, sanctions and conflicting norms in the absence of effective conflict resolution mechanisms

This thesis research led me to a greater understanding of why sanctions against non-participants have such an appeal to some people, even when the sanctions may not work, or may be costly to the community as a whole. During the interviews, some resentment was shown towards Shefford residents who were getting a “free ride”:

It frustrates people who do stuff monthly to see people who don't.

Neurologists Norris and Cacioppo (2007) discuss how *Homo sapiens* as a species has only been in existence for 100,000 years, and is characteristically social in nature.

Humans developed a form of social control to ensure that everyone was contributing what they could. Social pressure and social control were once the primary legal system in the absence of law enforcement or religious institutions. In small villages, everyone had to pull their weight in order to survive. According to the authors, humans developed what the authors called “altruistic punishment” which are sanctions against “defectors” (community members who did not cooperate, share, etc.), even at the cost of those meting

out the sanctions, and even when they were unlikely to see the defector again. The purpose was to encourage cooperative behavior in the defector in future, even if the sanctioner did not benefit directly from the behavior. They cited as evidence for this theory brain imaging scans which show that human beings who punish free riders have the reward centre of their brains light up, but this does not take place when punishing someone who did not do anything wrong.

Earlier in the thesis I challenged the assumption by a number of social capital theorists firstly that social capital is or involves social norms, and secondly that adherence to norms is a good thing. I asked the crucial question “whose norms?” and made a case for the diversity of norms in modern society, although some norms are given more legal weight or upheld by more people than others. As a feminist, I have spent 25 years challenging norms. I have tried to change norms. I have also upheld many norms I agree with, such as not stealing from anyone, and even some norms I don’t necessarily agree with.

Durkheim put forward the concept of anomie “to describe an absence of clear societal norms and values. Individuals lack a sense of social regulation: people feel unguided in the choices they have to make.” (Linden 2009: 283) In pre-industrial societies, most people were assigned a role, a place in society, from birth, and few were able to deviate from it. Industrialization and its related focus on the labour of individuals, accompanied

by an income given to individuals, eventually opened up choices that were out of reach for most women and sexual minorities before, according to sexuality theorist Jeffrey Weeks (1981), who is otherwise critical of capitalism.

Anomie is also used to refer to lack of norms, purpose, rules and structure. I argue that modern societies do not actually lack norms, rules or structure, but that there are thousands of different set of norms, rules and structures, some more codified or enforced than others. Individuals deal with many different messages coming at them from different directions. It's even difficult to pinpoint what the dominant messaging is sometimes, given people's different circumstances. Children, for example, may receive messages at school and from commercial-free television about healthy eating, messages from advertisements lauding unhealthy foods or masquerading as healthy foods, and may receive mixed messages from parents (i.e. messages about the importance of vegetables, yet modeling of cravings for sweets and salty snacks). A child who is not allowed to watch TV and who lives in a vegan household and attends an alternative school may predominantly receive messages about healthy eating. Children who watch commercial TV and whose families eat a lot of unhealthy foods may be predominantly receiving the opposite message. Yet these children may live next door to one another. In fact, both of these situations exist at the Shefford.

Although our choices are circumscribed by the people and situations of our lives, there is for many people in Canada also an element of choice. There are many structures, but people do not necessarily have roles assigned to them from birth. Even if they do, as in gender roles, there are many conflicting messages about gender in modern societies, and there are sub-groups in which more rigid gender roles are the norm, and other sub-groups in which gender roles are openly challenged or blended. In an urban context, it is possible to become a member of a sub-group without the knowledge of members of other groups to which one may also belong. It is possible to belong to a sexual minority in Canada and feel accepted in some situations and not accepted in others.

This is an example of how even people living in close quarters may not share the same social norms. During the period of this study, the following incident took place at the Shefford: an unclothed man was seen on a fifth floor fire escape peering into the window of a 14 year old girl. This was not the first such incident. A woman who had been Shefford president had a naked man masturbating on a scaffold outside her bedroom window at one point, and another young woman resident told me about a man masturbating on the hood of a car outside the Shefford in a space (now a fenced off garden) between the Shefford and the neighbouring apartment building.

Two members noticed the unclothed man on the fire escape, and confronted him. One member was female, the other male. Each of them basically had a chat with him, but did

not call the police even though the man's action was illegal in Canada (indecent, trespassing). When the incident was discussed after the fact, some other members couldn't believe that the police had not been called. Within one country, within one city, within one building, among people of the same gender, ethnicity and language there are different norms. Laws are codified norms, but they are not necessarily communal norms. They are the norms set in place by political leadership who by and large are from demographic groups that are not representative of the population at large.

There are some societal norms that are adopted by most, and that are both socially and legally sanctioned, such as "murder is wrong". Yet even with the killing of others, there are times and places in which this is not considered by many people to be wrong, such as in the context of Canada's military mission in Afghanistan. But on certain issues, such as smoking marijuana, the population is polarized and there is little common ground. If someone smoked marijuana at the Shefford and this was known, one person might call the police, another might just make disparaging comments behind the smoker's back to other neighbours, another might ignore it, and yet another might knock on the person's door and try to join in.

I oppose conformity for its own sake, as it suppresses both human rights and creativity. However, I see the value in certain kinds of conformity, such as accepting and abiding by norms about not killing other people, not defecating in public places unless one has no

choice, and so forth. Some norms help to protect the rights and well-being of both ourselves and others. However, what some people in dominant groups believe should be norms, such as not wearing a hijab, cross over into the social control of non-dominant groups.

Social control can involve insults, chastisement, gossip, freezing someone out of a group, or giving someone a “look” which communicates disapproval. Although this may elicit a view of teen exclusion from “clique” groups, gossip and disapproval played and continue to play a strong role in societies in order to enforce cultural, religious or community norms. For example, Bradby (2007) documented the role the gossip of “aunties” (middle-aged and older female family friends) in the decisions of 47 British people aged 16 to 24 of Pakistani and Indian ancestry to smoke and consume alcohol. For both sexes, but particularly for young women, gossip about their behaviour had a real impact on their social status, that of their parents, and their chances of making a lucrative marriage within the community. For Putnam (2000: 21):

Dense social ties facilitate gossip and other valuable ways of cultivating reputation – an essential foundation for trust in a complex society.

Gossip, however, does not itself have a good reputation. A number of Shefford participants stated gossip was what they disliked most about the Shefford, along with lack of privacy. Gossip is so much of a problem in co-ops, CHASEO even held workshops about it.

Unfortunately, gossip also seems to have a biological pay-off: British social anthropologist Kate Fox (2001) found that gossiping releases endorphins strong enough to be addictive. She also found that gossiping can temporarily raise a person's social status, which results in the release of serotonin, another neurotransmitter that makes us feel good. She found that there are sex differences in how gossip is conveyed, but not the amount of gossip conveyed. She also found that only five percent of gossip was "negative", and even this had a function: social bonding and conveyance of social rules. She concluded that: "Gossip is not a trivial pastime: it is essential to human social, psychological and even physical well-being."

It has long been known that gossip, sanctions, and the enforcement of norms by "neighbourhood busybodies" is a factor in reducing a community's crime rate. People know that somebody is watching, and this affects their behavior (Jacobs 1961). Of course, such watching, judging, and gossip can also be oppressive. The Shefford, as previously mentioned, is a co-op whose membership is largely female, and the role of gossip and busybody has long been associated with women, as Kimberley Dilley (1998) documented in *Busybodies, Meddlers, and Snoops: The Female Hero in Contemporary Women's Mysteries*.

A norm (a practice) at the Shefford is that business is conducted entirely in English. There is no pretense at bilingualism. Interestingly, out of four research participants to raise language or cultural issues as a barrier, three were members of dominant language/ethnoracial groups, such as the following:

All over the building, our communication is English, but there are francophones in the building. I wrote [a member] a letter in French, and she immediately signed up. [The member who said this was anglophone.]

I like the diversity very much, that's what I love about it here. But it also might be a problem in getting people to participate. It's a building full of individuals.

[A new member] came to the Maintenance Committee but I can tell she's not going to participate. Her grasp of the English language is not that strong. [A member] was going to make this girl do unit inspections and she can't speak English.

Although Membership Committee interviews with potential applicants are supposed to be confidential, I was told that some applicants had been refused because they could not speak English well enough, and that might hinder their participation. I was told this by several current and former members of the committee, including someone whose first language was not English but who was adamant that this was a good practice.

Instead of changing the co-op to make it more welcoming to new Canadians, the co-op at the time wanted only able-bodied, skilled, fluent participants who could take the initiative, yet remain impassive in the face of any criticism that may could with taking the initiative. This was despite the fact that the co-op housing movement has explicit non-discrimination policies.

3. Ideologies of exclusion

This section challenges some of the main assumptions in social capital theory, particularly the incomplete grasp of power differences in society. This plays out in three major ways: ignoring the dynamics of race and migration completely; overemphasizing race and migration in relation to other differences, such as gender, mental and physical ability, income, family status, and beliefs about others, which also affect social capital; and assuming that diversity or lack of integration is the obstacle to building social capital, rather than racism and other exclusionary ideologies reflected in the perspectives and practices of many within dominant societal groups.

3.1 Assumptions about diversity in the social capital literature

Fennema and Tillie (2008: 364) conducted an exploration of the bonding and bridging social capital ties among three ethnic minority groups in Amsterdam, and concluded the following:

It appeared that Turkish leaders had substantially more Dutch advisors than did Moroccan and Surinamese leaders. Surinamese politicians, who represent the weakest ethnic community in Amsterdam, had the smallest number of Dutch advisors. Turks who have the strongest civic community, also have leaders who are best integrated into the Dutch elite structure.... These results run counter to the general idea among experts in Holland, who assume that Surinamese elites, because they share their language and history with the Dutch, are better integrated into Dutch society.

Quite frankly, the results did not surprise me, since race could be a powerful factor in some ethnically Dutch people's willingness to form relationships with other ethnic

groups. Those who are lighter skinned may have an advantage. As well, income was not explored as a factor in the presence of ethnic-specific services and groups. Perhaps ethnic Turks in Amsterdam have more funds to establish groups and events. Another problem is how “shared language and history” is put forward without an analysis of power relationships. The reason why the Surinamese ethnic group “share” a language and history is because the Dutch colonized Suriname in the 17th century, a South American country once known as *Nederlands Guyana*. The majority of the population is a mix of escaped and eventually freed African slaves and local indigenous peoples, a now mixed ethnic group once referred to by the Dutch as “bush Negroes”. The population is also mixed with Asian contract labourers brought in by the Dutch, mainly from Indonesia, India and China. Suriname only became independent in 1975. To say that the Dutch “share” a history and language with the Surinamese is to ignore the power relationship between the two groups, and the fact that one group was forced to speak the language of the other. Power relationships do not just disappear. It is very likely that Dutch racism against the Surinamese is a major factor in the majority of the Dutch not accepting nor forming relationships with those whose ancestors are non-Dutch from Suriname.

In fact, it is a disturbing assumption in the social capital literature that marginalized groups choose not to integrate, rather than that they face major barriers, such as racism.

In actuality, regardless of what marginalized ethnic groups do, they are criticized.

Fennema and Tillie (2008) wonder why some minority ethnic groups do not become as politically involved in the wider society. In Canada, when they do, they are criticized for wanting to “take over”.

A related issue is the assumption inherent in the labels of horizontal versus vertical ties in social capital theory. Ties between members of the same community are considered to be horizontal, whereas ties to civic leaders and top-ranking professionals are considered to be vertical. However, this does not take factors such as gender, age and ability into account. Social capital theory does not grasp the complexity and heterogeneity of many communities in Canada. The Ottawa Mosque, for example, would be considered by social capital theorists to facilitate bonding or horizontal social capital. However, this mosque is racially, ethnically, and linguistically diverse. Members differ in terms of social class, education, gender and political beliefs. Members have their origins in Africa, Asia, Europe (particularly Bosnia) and Canada. Members include professionals working for the government of Canada, businesspeople, janitors, university professors, other blue, pink and white collar jobs, people who are unemployed, retired or full-time unpaid caregivers.

Even within the same family, there can be vertical and/or horizontal relationships. For example, some male-female couples are marked by abusive and controlling behaviour, and others are more egalitarian.

Both in the work of some social capital theorists and in others types of publications, immigrants are lumped together as one group. Immigrants and refugees to Canada are very diverse in terms of point of origin, reason for emigrating, income and access to resources. This in turn affects their socioeconomic integration. Hiebert and Mendez (2008) used the Longitudinal Survey of Immigrants to Canada to examine the position of immigrants in Canada's housing market from 2001 to 2005. They looked at the changing rate of home ownership, crowding, affordability, and problems accessing housing in Canada's largest cities – Toronto, Montreal and Vancouver. They found that most immigrants and refugees experienced precarious housing and low rates of home ownership (18%) in their first six months in Canada. However, by the end of the study period, 52% of the sample were homeowners in large urban housing markets. Toronto and Vancouver, notably, are among Canada's most expensive housing markets. However, there were marked difference between those who entered Canada as immigrants and those who entered as refugees. Among refugees, the home ownership rate was 19% by the end of the study. The authors state that for immigrants, income data alone do not give an accurate picture of wealth or access to resources. Also the authors noted another significant difference in terms of housing tenure. Immigrants who were white, South

Asian, East Asian, Filipino, Southeast Asian, or Latin American had rates of home ownership ranging from 52 to 59% at the end of the study period, whereas those who were Black, Arab or West Asian fared significantly worse with levels of home ownership of 36%, 23% and 40% respectively.

As revealed in the previous chapter, my data showed no relationship between number of years lived at the Shefford and participation at the Shefford (or in the wider community, or voting, or any other social capital indicator). The Shefford is racially, ethnically, socioeconomically diverse, and is home to a larger proportion of immigrants and refugees than in Ottawa as a whole. If the finding revealed in the previous chapter can be generalized, **it is not the amount of time you spend in a place that counts in terms of whether or not you participate, it is both how you feel about the place and what role you have been assigned.**

Diversity is not the barrier to building social capital and fostering inclusion. Racism and other forms of exclusion are the problem. Canadian research has documented racism in housing, employment, law enforcement, and the judicial system (Satzewich 1998). Where people feel comfortable, welcomed and accepted, the majority participate and develop a wide range of relationships. The assumption in industrialized democracies is that immigrant communities are self-segregated. I would theorize that the more racism is prevalent in a given society, the more segregated targeted populations “choose” to be. It’s

understandable why a family would not want to move to an area in which they are hated, feared or mistrusted by their neighbours, even if they do have the financial resources to move there. Racism in education and employment, of course, also has an impact on how much financial capital the majority of group members are able to accumulate.

The “diversity problem” in social capital theory should be reconceptualized as “racism and other exclusionary ideologies as a barrier to building social capital”, focusing on the perceptions of dominant groups about non-dominant groups, and the internalized negative perceptions of non-dominant groups against themselves.

3.2 Results from the Shefford sample

My research uncovered internalized oppression at the Shefford, which I will discuss here in some detail as it *is* a barrier to participation and building social capital, yet social capital theory does not deal with this at all.

Housing co-ops have changed many of the physical conditions for people living on very low incomes, but the emotional baggage which is present inside and outside the co-op, and accumulated over the length of a person’s experience with poverty, are much more difficult to change. Housing co-ops do not fix teeth, offer nutritious meals and exercise programs, nor psychological services to cope with being looked down on, nor literacy, training or employment programs. Unless a particular coordinator or co-op member

offers information or referrals to existing services, members are on their own, with varying degrees of research ability, to try to find services for themselves. Many existing services are limited.

Co-ops should be a place of hope and renewal. Instead, without training, many co-op members bring the internalized industrial capitalist model with them. One such internalization is what I call the “great expectations” phenomenon. Many members seem to expect a professional standard from untrained part-time volunteers. Other members have withdrawn their participation because the work they did was criticized as not meeting these standards:

They seem to think they're living in some upmarket place, the demands they place on you.

Another repeated observation from my field notes and interviews is that some of the people who were the harshest critics of people using subsidies were themselves currently or formerly on subsidy.

Conservative Ontario Premier Mike Harris who slashed social housing, cut social assistance rates by 22% and eliminated the provincial employment equity program had much support among people living on low incomes, including racialized people, who shared his harsh views of life and people. Former British Prime Minister Margaret Thatcher who attacked unions, cut social spending, privatized water, instituted a flat tax

with a disproportionate impact on people living on low incomes and sold off council homes (social housing), had significant support among the majority of the working class (except some unionized workers whose livelihoods she attacked.) In her rhetoric, Thatcher redefined “us and them”. It was no longer the working class against the rich, but Britain against the Soviet Union. Thatcher’s language was particularly interesting in terms of how it targeted people living on low incomes who wanted a piece of the pie: You too can own your own home. Don’t let anyone tell you that you can’t do it. Her 1979 Conservative manifesto mentioned “a feeling of helplessness, that a once great nation has somehow fallen behind.” (Thatcher 2001) Her message was one of hope, power, struggle together against “evil”, how Britons could all be doing better and be more independent, and this appealed to people on low and low to middle incomes. I am going to make a gross generalization, but I am ready to defend it: People living on low incomes do not want to be dependent on government or anyone else. They want to make a decent income, be respected, and not owe anybody anything. Thatcher knew this, and used it. As long as the Canadian left characterizes people living on low incomes as victims or in need of special help, it will never gain majority support even from people living on low incomes. Some people do relate to this type of language and concept, and others find it insulting or empty.

How then to balance the desire of most people living on low incomes to be acknowledged as capable human beings who ought to be in control of their own lives, rather than subject

to the whims of landlords, low-wage employers and/or government, with the need to band together as a society to make sure everyone's needs are met? How to recognize the agency and existing capacity of people living on low incomes, without assuming that they will simply accept research-based evidence and act in ways that others consider to be the best course of action?

3.3 Status capital and the complex realities of exclusion and internalized oppression

Many social capital studies, particularly those which use game theory in which "subjects" are placed in a room and either negotiate or try to rip the other off, do not take into account the many ways in which social psychologists have documented that people make decisions about whether to trust, like or get to know other people. People evaluate others on sight. They make quick judgments based on what they see, such as skin colour, clothing, manner, cleanliness, etc., especially markers of social status. A recognition of this needs to be developed within social capital theory. People have "status capital" as a part of social capital. A celebrity who is instantly recognized, although not known personally by fans, may be instantly trusted and spark a desire for acquaintanceship. Someone with ragged, dirty clothing and unkempt hair may elicit a different reaction in most people. Con artists use knowledge of "status capital" by pretending to be someone they are not, and look the part, to gain the trust of others.

Related to this is the notion of constrained compassion: People judge whether or not to help others based on a variety of issues. In this study, for example, a member received

help from others when undergoing a medical treatment for a physical health condition, but not with a mental health condition, even though the latter was just as life-threatening. People may or may not call the police when they hear screaming, based on whether they think the incident is a “private issue”. Their cognitive schema about situations comes into play when deciding whether to take action, and what action to take.

This insight may also have a larger application, such as support for social policies aimed at the “deserving” versus the “undeserving”. Some people on the left may believe that governments and the ruling class set up these dichotomies, when it may be part of belief systems going back thousands of years, intractably wrapped up in “us and them” cognitive schema. People living on low incomes in Canada do not have uniform views about supporting other people living on low incomes.

Many similar definitions of internalized oppression are put forward particularly by critical race, feminist and queer scholars such as Lum (1996), Lorber (1998), Pharr (2000) and others. I have chosen one from the disability scholarship community, as it is less well-known but just as relevant:

Internalized oppression is not the cause of our mistreatment, it is the result of our mistreatment. It would not exist without the real external oppression that forms the social climate in which we exist. Once oppression has been internalized, little force is needed to keep us submissive. We harbour inside ourselves the pain and the memories, the fears and the confusions, the negative self-images and the low expectations, turning them into weapons with which to re-injure ourselves, every day of our lives. (Reiser and Mason 1990)

I would add to this that internalized oppression is not only used to keep one's own self "in one's place", but also other members of the group. An example is Rasuz (2007), who is a Nigerian woman who emigrated to the Netherlands through marriage to a Dutch man, writing about her own experience. She said, "When desperate Nigerians and Senegalese get stopped or die while trying to escape poverty in Africa, they only have themselves to blame." She also said she would become white if she could.

Jeremy Bentham's famous Foucauldian panopticon concept could be taken a step further. It was based on the idea that if we don't know whether we are being watched, we moderate our own behaviour. However, perhaps when we get into the habit of moderating our own behaviour, we do not need the threat of being watched anymore to simply replicate the behaviour, particularly when the behaviour is instilled in early childhood. This may be one of the mechanisms involved in internalized oppression: after being watched by authorities (including dominant groups and non-dominant group members who have internalized negative beliefs about their own group), you start to watch yourself, whether or not the authorities remain present. The initial oppressive structures need no longer be in place for the psychological legacy to continue to disrupt generations, such as the continuing suffering of many descendants of First Nations, Metis and Inuit peoples who were forcibly sent to residential schools.

Much of the focus of scholarly research on internalized oppression has focused on race and gender. However, oppression and internalized oppression based on income, occupation and socioeconomic status seem to have fallen out of favour as an area of theory and research. Many of those who do focus on these issues base theory on modifications to the Marxist white, male industrial worker model which presupposed that collective ownership of the means of production was the key to liberation. Feminists have since tried to incorporate women's unpaid work into this model. However, much of this model, although still offering valuable insights on how capitalism functions, is too simplistic for a modern economy in which there are not just three classes but a great complexity of factors such as education, income, occupation, race, gender, age, ability, sexuality, background and social capital (who you know) that affects one's socioeconomic position, which can itself vary over the course of a lifetime. In addition, small business owners, such as someone who owns and runs a chip wagon, cannot be considered to be the ruling class, and people who are employees, such as the CEOs of corporations and the Clerk of the Privy Council, who make hundreds of thousands of dollars per year or more, and have great influence in society, yet do not own the means of production (unless they are the majority shareholder in the case of business). The Marxist-influenced model is a male-oriented adversarial one -- us versus them -- based on class struggle. It is based on the assumption that any person's primary identification is with their class, which is also assumed to be fixed rather than fluid.

Today, the lived realities of Canadians are so much more complex and intertwined. We live in a culture that is still in large part homophobic; for example, Environics Research Group found that half of Canadians do not support same-sex marriage which is now allowed under law (CBC Apr 10 2005). Yet, we have a Conservative senior federal cabinet minister who is openly gay, as well as other gay and lesbian public officials across Canada. We live in a society that is still largely racist⁸, but we have a Governor General who is both black and originally an immigrant from Haiti, which would have been unlikely decades ago. First Nations, Inuit and Metis people living in families are still disproportionately living in poverty, but over two thirds (69%) are not.⁹ There are real social and economic disadvantages assigned to some groups in Canada, but people are more than the sum of their group associations.

Social capital theorists who lean toward the left, such as Rothstein and Stolle (2008) and Uslaner (2002) tend to promote social democratic government policy as the only way to create social capital, without addressing how progressive governments can get elected in the first place if the majority of the population, including people living on low incomes,

⁸ In a 2007 Léger Marketing poll, 59% of Quebecers and 47% of Canadians outside Quebec admitted to being racist (CBC Jan 15 2007).

⁹ According to the National Council of Welfare (2007: 25): “The 2001 Census revealed very high poverty levels: Persons living in families: a poverty rate of 31% for Aboriginal people, 12% for non-Aboriginal people; Persons not living in families: 56% for Aboriginal people, 38% for non-Aboriginal people.” There is no doubt that Aboriginal people are economically disadvantaged, but Aboriginal resistance and achievement are also a part of the picture.

don't support or vote for them in large enough numbers. Research has always shown that class-based voting is high in Britain, but low in Canada (Epstein 2000). The BBC aired an interesting series of interviews with experts about why people often vote against their own interests, focusing primarily but not exclusively on the lack of support for public health care in the US by people who would benefit from it (BBC Jan 30 2010).

Because of Canada's first past the post electoral system, it will be very difficult to ever elect a social democratic government at the national level. Other mechanisms, such as public outreach and building public support, building a social capital between various people living on low incomes, and between people living on low incomes and those who do not, is essential to even get close to the point where electing a real social democratic government in Canada is possible.

In the new edition of *Challenging Oppression and Confronting Privilege*, respected Canadian social work scholar Bob Mullaly (2010) uses an approach that gives wide consideration to the "psychology of liberation" which is needed as well as structural change so that people can resist dominant social values that can lead them to internalize and blame themselves and others like them for their own oppression.

Nowhere in the schema of social capital can you find exclusionary philosophies and practices such as racism and privilege, although privilege works as an asset. I propose a

new form of capital: **status capital**. This would join social capital (social networks), physical capital (assets such as buildings and equipment), environmental capital (land and resources provided by the environment), financial capital (money), and human capital (knowledge, training, education). The existing categories are outlined by David Halpern¹⁰ (2005), in his comprehensive volume *Social Capital*.

The term “capital” simply means assets. A social network which contributes to emotional support, physical well-being, and economic aid is clearly an asset. I believe that in Canada in 2006, it is an asset to be white, English-speaking, Canadian-born, male, middle-aged, raised in a middle- or high-income family, able-bodied, heterosexual, Protestant or Catholic, a weight consistent with a “healthy” Body Mass Index, of average height or taller, although in certain contexts and communities, other characteristics may be assets. For example, in Quebec, it is now more of an asset to be francophone. In running for a leadership position in an ethnic community organization, it is clearly an asset to be a member of that ethnic group. However, overall, the characteristics I listed are consistently related to higher incomes.

There is no current recognition in economics of assets based on ideologically-based values given to some socially constructed characteristics. Someone who theoretically has

¹⁰ Halpern actually refers to environmental capital as “other tangible assets”. I have called it environmental capital, because this is what it describes.

the same social, physical and human capital as someone else may still not be able to earn as much financial capital or be treated with respect in Canada if the person does not have much status capital (i.e. for the sake of argument, a large-bodied, Black, Muslim lesbian under four foot, born in Africa, speaking neither English nor French). Of course, the opportunities to develop social, physical and human capital would be much harder for such a person. One favourite phrase in economics is *ceteris paribus*, “all things being equal”. One contribution I make to social capital theory is the explanation of relationships of power based on socially constructed categories such as race, gender, ethnicity, language, sexuality, country of origin, in terms that perhaps economists might be able to understand. Like social capital, status capital can shift based on time, place and circumstance.

Some more recent theorists have proposed a new category of social capital – linking -- in addition to bonding (people associating with others who possess similar characteristics to themselves) and bridging (people forming networks with people who are largely different from themselves). Linking social capital is meant to capture the important kind of social network that links people without a great deal of power to the powerful. However, it does not really analyze how some people got to be powerful in the first place. Access to power is not just determined, although it is certainly a major factor, by knowing people in power, but how one is viewed by others in a society in which some characteristics are arbitrarily given value and others are not. This is status capital.

4. The realities of urban, industrialized societies

Putnam offered four main explanations for the decline of social capital in the United States: pressures of time and money, mobility and urban sprawl, technology and the mass media (particularly television), and cohort effects (i.e. the generation that went through World War II together are more cohesive and have more social capital). Most of these are directly linked to the everyday nature of urban, industrialized societies.

Time was a major issue for many Shefford members, so I elaborate on this aspect of Putnam's theory, as he does not explain the mechanisms involved. Urban sprawl is not an important factor for Shefford residents, as co-op members all live in the same building, which is centrally located and is walking distance to services and entertainment. The television issue yielded some interesting and contradictory results. The value of my research findings, however, revolve primarily around issues that are *not yet debates* in social capital literature, rather than addressing existing debates.

The major contribution to theory about the decline of social capital in this section is the discussion of how life in modern, urban industrialized societies is literally rewiring our brains to be more mistrusting, how anxiety and depression are on the rise in countries such as Canada and the United States which may have an impact on the quality and quantity of people's social contacts, how some people in urban environments can often

escape or limit unwanted social contacts thus creating more isolation for people who are not adept at social situations, how large democracies with distant decision-makers and media that focus on negative analyses of government actions contribute to mistrust of government, how democratic decision-making structures rely on capacities that not everyone has, how institutional roles that are supposed to be democratic can become authoritarian and thus alienate members, and how emphasizing shared norms (depending on what norms) can also be alienating and create ill will and mistrust.

I investigated issues relating to the biosocial origins of human social behaviour and the impact of urban, industrial capitalism as a result of the following: firstly, many Shefford members discussed lack of time/too many existing responsibilities as a reason for lack of participation and not wanting to get to know more neighbours well. Secondly, disclosures during the interviews revealed that a substantial minority of Shefford members are medicated for mental health issues, such as schizophrenia, obsessive-compulsive disorder, personality disorder, generalized anxiety, and depression, and these conditions have an impact on how the members relate to other people. However, since I am required to keep the specifics confidential, I have used as a resource the existing mental health literature. Thirdly, my personal experience in having a baby and raising a small child during the time of the research also pointed me towards the biosocial line of inquiry, as I observed first-hand how each toddler possesses the full range of human capacity from aggression to cooperation, from self-centeredness to empathy. I not only observed how

social skills and capacities are shaped in early childhood, but did substantial research on this issue in order to shape my own child's behaviour toward kindness, empathy, cooperation, constructive communication, and outlets for anger and frustration that did not involve self-harm or harm to others.

4.1 Setting the stage: The biosocial roots of social capital

We're social beings. We need that interaction just as we need a glass of water. I couldn't imagine not being as social as I am. I understand there are people who aren't, and that can be challenging.

- Shefford research participant

British neurologists Uta Frith and Chris Frith (2001) discuss how social skills are developed and honed by caregivers, elders and peers, but that this learning is built upon a neural net that makes social learning and cooperative social interaction possible.

The fact that brain disorder can impair social interactions in different ways suggests that social competence has multiple components that have foundations in brain systems. (Frith and Frith 2001: 151)

Biology is not destiny. Our biological predispositions interact with our environments. For example, both physical/environmental and social circumstances can have a direct effect on hormones, just as hormones can have an effect on human behavior. The growing scholarship on epigenetics is finding an increasing number of examples of how one's environment can turn genes off or on. Our very genetic expression is influenced by environment (Goleman 2006). For those interested in the current evidence about neurological mechanisms that enable social behavior in humans, I recommend Harmon-Jones and Winkielman (2007) *Social Neuroscience: Integrating Biological and*

Psychological Explanations of Social Behavior, which contains four chapters on interpersonal relationships.

Most scientists believe that humans evolved into social beings in order to enhance their own survival. The ability to be social is important to humans in many important ways. An interdisciplinary team of American biologists and anthropologists found in their study of youth:

Prosociality is a fundamental theme in all branches of the human behavioral sciences. Evolutionary theory sets an even broader stage by examining prosociality in all species, including the distinctive human capacity to cooperate in large groups of unrelated individuals.... In a survey of public school students (Grades 6–12), individual prosociality correlates strongly with social support, which is a basic requirement for prosociality to succeed as a behavioral strategy in Darwinian terms. The most prosocial individuals receive social support from multiple sources (e.g., family, school, neighborhood, religion and extracurricular activities). Neighborhood social support is significant as a group-level variable in addition to an individual-level variable. The median income of a neighborhood does not directly influence individual prosociality, but only indirectly through forms of social support. Variation in neighborhood quality, as measured by the survey, corresponds to the likelihood that a stamped addressed letter dropped on the sidewalk of a given neighborhood will be mailed. (Wilson, O'Brien and Sesma, 2009: 190)

An individual's social development is rooted in many elements: the uterine environment and early nutrition, attachment style of the caregiver, the environment in which the individual grew up (including socioeconomic factors, war, etc.), early interactions with others, the interaction between physical, social and biological mechanisms, and later social learning (Goleman 2006).

After having a child in 2004, it is no mystery to me why recent generations are less trusting (exhibit less generalized trust) than their older counterparts in the industrialized areas of North America. Children in large, urban, industrialized settings are growing up in a different way than at any time in human history. Whereas for the most part of human history, children played or worked without direct parental supervision, or in the care of seniors or older children, the expectation today is very different. When I was a child in the 1960s, my mother let me play outside at the age of three in a busy highrise neighbourhood in Montreal with only a five year old neighbour to supervise me. Later, at the age of five, I had no supervision, and my mother rarely knew where I was. Today, if I were to do this with my child, she would probably be taken away by child welfare services and I would be considered an irresponsible parent. Knowledge of child sexual abuse is more common today, and parents are advised to keep their children within sight at all times. Small children are explicitly told not to trust or talk to strangers. Older children are told not to trust people they meet on the internet. In order to confirm this theory, one would have to longitudinally follow a group of children who are not “street-proofed” by otherwise caring parents or teachers and one that is, to see if there are long-term differences in generalized trust. However, one would be hard-pressed in Canada to find caring parents who do not now warn their children about strangers, or a school that does not routinely conduct “street-proofing” types of workshops, events, or classes. This is not to say that we should stop warning children about potentially dangerous situations,

but simply to understand that this could be a factor in raising a generation that finds it more difficult to trust.

It is interesting that the drug of choice for Canadian teenagers is methylenedioxymethamphetamine (“ecstasy”), the physiological effects of which make users feel more empathetic and socially connected:

Users report that Ecstasy produces intensely pleasurable effects – including an enhanced sense of self-confidence and energy. Effects include feelings of peacefulness, acceptance and empathy. Users say they experience feelings of closeness with others and a desire to touch others. (Partnership for a Drug-Free America 2010)

Actual (not drug-induced) social connection feels good, itself literally releasing a hormonal and neurotransmitter cocktail in the brain (Goleman 2006). Social connection may be more elusive in large, industrialized societies in which people move around a great deal. They may be far from immediate or extended family, and have more opportunities to end friendships through moving elsewhere, changing jobs, or not keeping in touch, than villagers in a less mobile society. The resulting lack of social connection is having a profound influence on us, but we still don’t know how much or in what ways, as many different factors and influences are acting on us at the same time to enable us to be more socially connected or less.

4.2 The rise of long-term stress and mental health issues

I have privacy concerns. It's also happened to me in the past, not at the Shefford though, that mentally ill or needy people have latched on to me. They had more problems than I was able to deal with. I'm afraid that if I get to know people better here, needy people will latch onto me and there will be no escape. We live in the same building. They're always in your face.

- Shefford participant

History is full of evidence about the avoidance and ill treatment of the mentally ill. What is different about Canada in the 21st century is the rise in the numbers of people who are not able to fully function in a fast-paced society requiring more cognitive and social skills than the average feudal peasant or hunter-gatherer, which is the ancestry shared by many of us. As well, the less emphasis on geographically close knit communities and the greater emphasis on communities of interest, or workplace-related communities, could have an impact on how willing some people are to provide care or companionship to people with cognitive or psychiatric impairments. Canadian society is a runaway train, and those who can't run fast enough can never get on board. Canadian philosopher Heather Menzies (2005) has written extensively about the speed-up of time and technology, and its negative impacts on society and relationships.

This section discusses what O'Connor (2005) dubbed "the 21st century illness", the chronic stress inherent in the modern, industrialized pace, expectations and higher thresholds of "success" that can give rise to a number of short- or long-term mental health challenges. It also discusses the prevalence of some other kinds of physical or

mental conditions which have a direct impact on social skills, such as autism and Fetal Alcohol Spectrum Effects (FASE). Social skills are more important than ever in negotiating a rapidly-changing economy in which the importance of physical labour diminishes, and one's place is influenced, but not predetermined, by birth. Yet a significant portion of the population continues to have difficulty in learning and consistently applying constructive social skills, which has an impact on their ability to find and keep paid work and establish and maintain healthy relationships.

Stress responses, such as the release of the hormones adrenaline and cortisol, are hard-wired into human beings to help us evade the physical threats which characterized much of human pre-history. Wilson and Robinson (2006-07) stated:

Today our biggest long-term stressors are emotional and mental, not physical. In effect, we are a "new" scientific experiment. We face threats in the form of potential job loss, the pressure of commuting in heavy traffic, a barrage of fear-producing media, relationship disharmony in a marriage, etc. Even though these are not physical threats, our body has only one, automatic response: more cortisol. Cortisol is very hard on the body, so all these threats indirectly become physical threats.

That is not to say that agrarian or hunter-gatherer societies never experience chronic stress. They certainly do, such as in situations of war, famine or abuse. However, anthropologists document that life in these societies tends to be more predictable, with roles that are often predetermined by birth. These societies often have strong belief systems in which elemental forces of nature can be influenced through prayer, sacrifice,

or adhering to codes of behaviour. Strong belief systems that someone is in control may mitigate the sense of unpredictability of weather, natural disasters and attack. In contrast, modern, industrial, urban societies are increasingly secular and individualistic.

Individuals are generally deemed to be responsible for most of what happens to them, and some people may feel they are on their own with their own problems.

There are a limited number of roles in hunter-gatherer societies. These roles and their associated activities are learned from early childhood. There are hundreds of thousands of occupations in the world today. To get into most well-paid, prestigious occupations, people need to be successful in post-secondary education, which is limited to those who can afford it or qualify for loans, *who also* have the intellectual capacity and perseverance to complete a degree. TV promises young people that they too can be rich and famous if they try hard enough or are talented enough. This opens up opportunities for a few, and remain an illusion for most. Yet the sense of failure at not “making it” or becoming “somebody” is real.

Higher societal expectations manifest themselves at the Shefford when members expect a professional standard of service from untrained volunteers with limited time. Seven members (out of the 25 interviewed) who had been active withdrew their participation because of criticism and/of conflict. Most remained bitter at having offered their best

efforts but were “slapped down”. This was particularly true of people who had once been active on the Maintenance Committee, which at one point coordinated repairs to units.

How can they bitch when it's a volunteer position about how the person is doing the job?

If you're going to criticize, be prepared to give solutions.

Chronic stress, rampant in modern, urban, industrial life, produces both physical and mental health problems (O'Connor 2005). Not surprisingly, a number of Shefford members cited physical health reasons for not being able to fully participate. Sixteen percent of Shefford research participants reported experiencing headaches at least once a week. Twenty-four percent reported indigestion at least once per week. Forty-eight percent experienced insomnia at least once per week, being “sleepless at the Shefford”.

One year ago, I was a member of the Membership Committee. I stopped because I felt tired. I got sick.

The member quoted above was diagnosed with cancer and underwent chemo and radiation therapy. However because this was not known to many people, the member had been cited in gossip as someone who didn't participate enough.

It's not for lack of wanting [that I haven't participated lately.] I was in hospital.

The member quoted above was hooked up to an IV at the time of the interview. The member had been an active participant before the hospitalization, even though the member had experienced physical health limitations for some time. The member reported

being given dirty looks by someone during a fall clean up because the member had not signed up to physically clean the building, even though the member was participating on a major committee at the time.

Another member reported being very conscious of how some other members regard people who do not participate for any reason. Although it is not necessary to show a medical certificate to excuse one's participation, the member quoted below did so anyway, so that no one would think the member was lying in order not to participate during a brief time:

I was a little ill. I presented a doctor's certificate, even though I didn't need to.

This member was essentially correct about some members' attitudes. This is a verbatim quote from one of these members, recorded in my field notes:

Oh, anyone can get a doctor's certificate. They're just lazy and use it as an excuse not to participate.

Health issues are not unique to Shefford members. Only 63.0 % of people in the Ottawa health region perceive their health to be very good or excellent, 59.3 % in Ontario as a whole. Of Ottawa residents, 72.6% perceive their mental health as very good or excellent, and 28.7% report life stress. Seven percent reported deliberate self-inflicted injuries or

suicide attempts. One in ten people living in Ottawa reported that they had a mood disorder (Statistics Canada, “Health Profile: City of Ottawa Health Unit”, 2009).

The other striking issue, which is a replication of what happens in society at large, is that some members receive help from others when they are ill, and others do not. The Shefford has a written policy that members must be able to live independently and should expect no help from the Shefford.

When my illness struck, there wasn't anything at the Shefford I could tap into. I haven't been able to get as involved as I wanted to. It's still a challenge I've been working with.

The member quoted above had previously and since provided help to other Shefford members who were ill. The member received help for one kind of physical illness, but not for depression, even though depression can result in death through suicide.

Both mental and physical health issues can affect one's level of energy and motivation for doing Shefford work. A number of members cited lack of energy as a reason for low or no participation. Nevertheless, one of these members had been extremely active, doing more than four hours of work for the Shefford per month, when health permitted, but also had to take long periods of time off paid work as well as Shefford volunteer work for health reasons. The issue at the Shefford is not large numbers of people not participating for health reasons, but how many members with health problems were so committed to

the Shefford that they do the work anyway. However, even this has been used against other members. The following is a quotation recorded in my field notes:

Look at _____. He's sick and he's on the _____ Committee anyway. There's no excuse not to participate.

As revealed during the interviews, a number of Shefford members were, on the basis of mental health issues, on the Ontario Disability Support Program (ODSP) which is given instead of regular social assistance to Ontario residents who meet the disability criteria. This number is likely to grow, as there is a crisis of affordable housing particularly for people dealing with mental health concerns, and the Shefford and other co-ops are now required to take applicants qualifying for RGI from the Social Housing Registry.

Mental illness is described as:

...alterations in thinking, mood or behaviour (or some combination thereof) associated with significant distress and impaired functioning over an extended period of time. The symptoms of mental illness vary from mild to severe, depending on the type of mental illness, the individual, the family and the socio-economic environment. (Health Canada 2002: 7)

According to the same report, one fifth of Canadians will personally experience a mental illness during their lifetime, and the remaining population is likely to be affected in some way by mental illness of a family member, someone in the workplace, or a friend (3).

One person, she withdrew [her participation], I don't know why. I think it's because of her personal problems and issues.

A member with a serious anxiety disorder stated:

The co-op members' meetings are like a large grad seminar. The anxiety... I can't cope with that at all.... I have a lot of anxiety. I used to have a lot of depression. It literally takes me three to four hours after a members' meeting to calm down a bit... Even with the medication, I'm too terrified, anxious.

A member who is medicated for a serious mental health issue stated:

I'm on ODSP [Ontario Disability Support Program]. I've been unable to work. My lack of interpersonal skills, my inability to modulate my emotional states are not conducive to work.

Although the recognition of mental health issues is widespread in informed circles, only a few have linked it to modern industrial capitalism, and no one has suggested that the rise in mental illness undermines social capital formation. For example, Leitch (2007: 128) concluded in her research on the mental health of children and youth in Canada that “Children are being pressured more and more every day to be better, smarter and faster than their peers.” One quarter of all deaths of Canadians aged 15-25 are attributed to suicide. Leitch does not state that it is the speed-up and consumerism of modern industrial societies that is affecting children in the same way as adults, who also feel pressure to earn more money, be more attractive, and even have whiter teeth. For the vast majority of human history, mass communication did not exist. It could not mislead people into believing that more of the world's population is wealthier than they really are, and people were not systematically bombarded with images of what they could be if they bought this or that product. In fact, many societies emphasized strict hierarchies with everyone “in their place” rather than striving for more. This in itself was a problem, one of stifling creativity and dissent.

Developmental conditions can also become a barrier to social capital formation. The National Institute of Neurological Disorders and Stroke (2009) described the difficulties associated with autism:

Autism spectrum disorder (ASD) is a range of complex neurodevelopment disorders, characterized by social impairments, communication difficulties, and restricted, repetitive, and stereotyped patterns of behavior.... Experts estimate that three to six children out of every 1,000 will have ASD. Males are four times more likely to have ASD than females.

It is unclear whether something in the environment is triggering the genetic predisposition to autism, or whether social and communications skills are just so much more important in modern society that it is simply being diagnosed more often, or whether knowledge has advanced about autism so that it is no longer just viewed as a personality trait.

Fetal Alcohol Spectrum Effects (FASE) is also associated with impaired social skills learning disabilities, poor cognitive function, poor impulse control and physical abnormalities. Nine out of every thousand Canadian babies are born with this condition, which is 3,000 Canadian babies per year, but these are concentrated in First Nations, Metis and Inuit communities. Health Canada estimates that there are currently 300,000 people living with FASE in Canada (2006).

One out of every hundred Canadians lives with schizophrenia. Untreated, schizophrenia can involve hallucinations, anti-social behaviour or catatonic states. However, treatment for schizophrenia can leave people with “flat personalities” and many other side effects. One Shefford member diagnosed and treated with this condition was able and willing to do physical work, but would not sit with other people, thus effectively removing himself from committee or members’ meetings. He would come to social events, but only observe from a distance.

Mental health issues and conditions can be a barrier to social capital formation on the part of the person experiencing them because of how social skills and capacity are affected. However, another major barrier is the stigma placed on people with mental health issues and conditions. Of concern is the reluctance of many Shefford co-op members to recognize or accommodate mental health issues, or even to accommodate physical health and disability issues. This is a major problem given the sheer numbers of people who are living on low incomes *because* of a mental or physical health condition, and who need subsidized housing. My field note data reveal that a number of members are very vocal in the co-op, saying something along the lines of these verbatim quotes:

If you have health problems, you shouldn't live here.

If you can't do the work, you should move out.

People say they have health concerns as an excuse not to participate.

Interestingly, some of these sentiments have been expressed by members who had physical and/or mental health and ability limitations themselves, and whom I knew from interviews and or from public statements were themselves receiving or did receive RGI subsidies.

When I heard this type of statement from members, I would usually choose the eldest resident of the building, and say, “Well, what about _____?” The reply from all was that old age was an exception. Short-term health issues were also an exception. It was okay to go for cancer treatments, for example, as long as one got back to Shefford work at some point.

“Mental illness” is stigmatized, and also criticized as a social construction. Perhaps it would be better to use the term “mental wellness”. Many people do not meet the criteria for mental illness but have habits, thoughts and interactions that impede their own well-being and those of others. That doesn’t mean there is anything wrong with them. It does mean that human beings have the ability to grow to their full potential if supported. A societal investment in mental wellness would encompass everyone. By mental wellness, I mean contentment with and acceptance of self, a feeling of hope that one can contribute to changing one’s circumstances and have an influence on others, and the practice of skills and techniques to interact constructively with others, be resilient in the face of

challenges, and regain a calm centre when pushed and pulled by life and community events.

Although the co-op housing movement is committed to diversity and has itself taken major strides in ensuring people with disabilities gain access to key decision-making roles, more systematic work needs to be done within co-ops to ensure that no one is excluded or made to feel like they are a burden on the co-op. In addition, co-ops do not have any stated commitment to promoting mental wellness, or taking this into consideration when developing policies and procedures. Practical strategies to consider this are discussed in the next chapter. Certainly co-ops should not remain a source of stress to any member.

4.3 Time, knowledge and social choices

A significant number of Shefford members whose participation was low or nil gave work and time-related reasons for not being able to participate much at that particular time. These examples from the participant interviews very much reflect what other thinkers, such as Heather Menzies (2005), have been saying:

I had a lot to do at work. My co-worker was on maternity leave. Her replacement was terrible, so I had to do my job and hers.

I never get to any [Shefford] AGMs because they're in the evenings and that's when I work.

I could not do any more [Shefford work than I already do]. I'm extremely busy. I'm a full-time student and have a full-time job.

I'm working six of every seven days per week. I'm too busy now.

The latter quotation was from a member who did several hours per month of co-op work, but would do more if not constrained by the need to do so much paid work. It is common for people living on low incomes to have to increase the number of hours of paid work and take on unpopular shift times. Other members also had hidden duties of unpaid care of relatives with physical or mental limitations, which were not always known to their neighbours.

In addition, lack of time or conflicting work schedules were also mentioned as reasons why members did not get together with friends as much as they would like, especially those who did shift work or were on call:

I'm off when they are working and they're off when I am working.

Time was also cited as a factor why some Shefford members did not get to know others at the Shefford well:

There's some people I'd like to know better socially, but there's no time.

Some Shefford members understood the time constraints other members are under:

People have jobs and school and children. They can't participate as much as those with a lot of time on their hands.

Others did not understand these constraints. When I had informal conversations in hallways about the reasons why some members do not participate much or at all, and I

raised the time issue, responses I received included: “They’re just lazy”, “That’s just an excuse”. The time issue also caused other types of resentment. Some of those who felt time-crunched resented others who had no paid work for whatever reason, including disability or retirement.

Statistics Canada recorded that certain demographic characteristics are associated with greater likelihood of volunteering long hours:

The top 25% of volunteers – those who volunteered 171 hours or more – were widely distributed throughout the population. However, those who attend religious services on a weekly basis, those who have university degrees, and those with school-aged children in the household were much more likely than others to be top volunteers. (Statistics Canada 8 June 2009)

For those of us who live in urban, industrialized areas and who have a sufficient income, there is an unprecedented amount of choice about with whom to associate. For most of human history, human beings lived mainly in small groups. They did not have the communications, transportation or entertainment technology to easily remove them from the people around them. They relied on each other for survival, and had to “put up with” family or community members who were gossips, criticizers, or who were mentally ill. Today, people with at least some economic choices can cut themselves off from family or limit their contact with family or acquaintances whom they dislike. People with economic choices don’t need to get to know their neighbours. People with economic choices can look for other work if they hate their work environment because of their co-workers or

bosses. People with economic choices can isolate themselves from most community members they don't get along with or look down on. They can barricade themselves in gated communities, and claim they are too busy to get together with or talk to people who need someone to talk with.

A single mother living on a low income may not have these choices. She has to deal with the leering landlord. She has to work for the exploitative boss because she needs the money and may not be able to find other work. She has to live next to the noisy or criminal neighbours because she can't afford to move anywhere else. Her social contacts may not be mainly positive. This same mother may also have positive social capital if she has a sister who helps her out, or other mothers in the neighbourhood she shares child care with, or a co-worker she can have a laugh with behind the boss' back. *Quality* of social capital should be as much of an issue as quantity.

Just because social capital and sense of belonging can be facilitated or created, does not mean that it will be maintained. For example, a number of Shefford participants had been involved in the co-op but chose to withdraw, particularly because they wanted to avoid interacting with certain other members. Sense of belonging can ebb and flow. In response to whether research participants felt a sense of belonging to neighbours, one replied:

Not anymore. Some.

Although isolation has a negative effect on most people, in an urban, industrialized context, people can almost pretend they are not isolated by forming attachments to TV and radio personalities or soap opera characters, and seeing other people every day in the streets while keeping interaction with others to a minimum.

Stress, and the perception that others are under stress and don't have time or money may also become a barrier to maintaining the social capital one already has.

I used to visit friends. I don't anymore. I get the sense that people want to be alone. They're having trouble coping with their life. Maybe I want to go out and they can't afford to go out.

In a small pre-industrial village, one has little choice about interacting with the other group members on some basis. In a co-op in an urban, industrialized centre, it is easier to avoid people.

There was someone at the Shefford who tried to be friends with me, but I didn't like her.

The Shefford member quoted above "got rid of" the person trying to befriend her by pretending to be busy, not initiating conversation, giving monosyllabic replies to questions, and avoiding frequenting areas in which the other person was most likely to be found. Eventually the would-be friend gave up.

Privacy cropped up frequently in the interviews as an issue. A number of interviewees reported that they deliberately kept their distance from neighbours.

When asked if there was anyone at the Shefford the member was close friends with, part of the response indicating that the member had no close friends in the building, nor wanted any, was:

If I was having a crisis, I would call my therapist.

Whereas in rural Saskatchewan in the past, people had to rely on their neighbours for assistance when there was a fire, a medical emergency, or other need. Today, particularly in urban, industrialized areas there are more options, including free and effective ones such as calling 911 during an emergency, a help line with a personal problem, or a food bank for a cup of sugar. However, this does not necessarily mean we have less social capital, because government and not for profit services become a part of our social capital, reduce our stress, and promote a sense of belonging because someone does care enough to help us. This is why research consistently finds that countries with social democratic governments have the most social capital. Nevertheless, having good friends and neighbours is still a significant asset regardless of the policy environment, and we need to take seriously the aspects of modern culture and co-op structures that do not facilitate the making and keeping of good friends and neighbours.

Ironically, there was no consensus in the responses Shefford members gave to the question, “What common cause do you think could unite members of the Shefford, without excluding anybody?” Twenty-five members were interviewed, and 27 discrete responses given. The highest number of similar responses was four – social events. The

second most popular suggestion, given by three participants, was opposing the highrise development in the parking lot behind the Shefford. This issue did not last till the end of the interview period. Many Shefford residents went to a City of Ottawa planning meeting and opposed the development. The development did not receive city approval. There was no further issue to unite around. Two participants suggested that a crisis could unite members, such as the ice storm, or another natural disaster. However, we would not wish to orchestrate natural disasters even if we could.

A member who was involved in the environmental movement suggested rallying around the environment, which no doubt would appeal to some Shefford members. However, there were others who do not express much interest or concern in the environment. Other suggestions included paying off the Shefford's mortgage, organizing charitable events, making a mural about people at the Shefford, an indoor common space/lounge, and television:

TV can unite people.

However, some Shefford members interviewed didn't have or want televisions. Two people suggested ongoing construction:

At the beginning there was the family camp and the gay camp, but people still participated. The renovations did it. That's like going through a war.

Although the major renovations the Shefford undertook in becoming a co-op did get people to know each other better as we were literally talking to our upstairs and

downstairs neighbours through holes in the floors and ceilings, the physical issues about the building were also stressors for a number of members.

Different interests can be a barrier in creating friendships and a sense of belonging with neighbours. Just because people may share a race, language or gender does not mean they necessarily perceive that they have interests in common, unless there are attacks on the group from the outside.

Modern, urban, industrialized societies can pose challenges for building social capital, as described in this section, but they also create opportunities to get to know diverse others without having the time and money to travel the world. Both technological windows on the world and the nearness of diverse others brings many city-dwellers in industrialized countries, particularly those living on low to middle incomes, in close proximity with ideas and ways of life they may not have otherwise imagined or known.

5. Conclusion

The key challenges to building social capital in a diverse population are:

- differing capacities for forming and maintaining social capital;
- well-placed mistrust of other people, groups or institutions due to experience;
- the early wiring of our brains to be wary of others in generations subject to street-proofing and intense parental protection;
- alienation from decision-making structures;

- social control, sanctions and conflicting norms in the absence of effective conflict resolution mechanisms;
- ideologies of exclusion both in mainstream narratives and in internalized cognitive schemata;
- socioeconomic inequalities and differing status capital;
- less time and more social choices in urban, industrialized countries, leaving “social capital losers” (people lacking sufficient social skills) way behind.

Shefford participants had very different capacities for social capital formation, particularly for bridging social capital. Some of these seemed so entrenched, such as a marked predisposition to be social and talkative, or shyness and anxiety to the point of great impediment to forming relationships and participating. I also learned from some participants' discussion of their lives that some conditions and lessons learned in early childhood continue to contribute to their circumstances and views of others as adults. Some participants also told me about traumatic life experiences that had a direct effect on their ability to trust and form relationships. I could not give details on any of these interview results because Shefford members could proceed to try to identify the interviewee, and I made a vow of confidentiality. Therefore, I used these results as a basis for further investigation which led me to the literature on the influence of biology, early learning and life experience on developing social skills, attachments and trust. Having a child during the research period led me to the insight about how much more parental

protection and control there is now compared to when I grew up. “Street-proofing”, that is not trusting strangers offering candy, was only in its infancy during my own childhood. This, rather than Putnam’s suggestion about World War II could be having the cohort effects in generalized trust that are evident in the literature.

I am still not in favour of punitive approaches, but I think I can better understand where they are coming from. Many people apparently *feel good* when they see someone they label as bad “getting what they deserve”. This process may well be behind the revenge models and law and order drives popular among many members of the public and the political right. Again, the events at the Shefford may elucidate if and how such a mechanism can be circumvented. Many members were disdainful and punitive about non-participants, until I raised the circumstances that led some people not to participate. When contemplating specific people and specific circumstances, members were more likely to empathize and less likely to advocate punitive measures. However, there were some members that no amount of logic or evidence would reach. Drawing a parallel to Canadian society as a whole, if most people knew why people engage in non-participatory, anti-social or criminal behavior, they may be more likely to empathize and advocate help for those involved. However, there may always be an entrenched element with whom reasoning will not work. Punishment lights up their brains, and they will not give that up.

The issue of punishing non-participants in co-ops is an important one, because full participation at current levels is impossible. If all 48 members did four hours of work per month, this would result in 192 hours of volunteer work for the Shefford per month. There is not enough unskilled work available to provide for everyone's four hours per month. Some of the work required requires professional skills that most members do not have. Finally, some of the work that is done by volunteers is criticized by other volunteers as not being good enough, and certainly an ongoing issue is a perception that some members are lacking in the social skills to do effective board or committee work. So some members are essentially set up to fail to meet, or adequately meet, their four hour requirement of participation. Co-op education *must* focus on co-op principles and challenge the rigid participation rules that most people cannot meet. It must also outline how co-op principles, such as inclusion and diversity, can play out in everyday co-op life.

The goal is not for everyone to share the same social norms, but to be able to effectively and constructively communicate with each other and resolve conflicts. People need to be instructed in how to listen to, accept and accommodate others. It may seem self-evident, but very little is actually done to put the necessary structures in place.

Building social capital can make us healthier and better able to cope with modern life, but the conditions of modern life may make it harder for some people (and easier for some other people) to create social capital. In essence, modern, industrial, urban life has

created social capital “winners and losers”. The winners are people who are predisposed and shaped since early childhood to be highly social. They form relationships easily, even in new situations. They have the social skills not only to form healthy relationships, but to maintain them over time. In a fast-paced, ever-changing environment filled with all sorts of new people with whom one is expected to interact, social capital “losers” are those without the social capacity to adapt to modern expectations regarding effective human interaction and relationships.

Chapter 6: Potential responses

1. Introduction

There is a good social capital foundation to build on at the Shefford, *because* of its diversity. I have discussed how social capital is created between co-op members who help one another, such as the member who volunteered to paint with others at the Shefford, and then invited them over for a glass of wine and a chat. Shefford members also create social capital by connecting each other to the various groups they are involved in. Members were involved in a very wide array of organizations other than the Shefford. Arts organizations members belonged to included the Ottawa Little Theatre, Tara Players, Fringe Festival, Arts Court, Sock n' Buskin (theatre group), Phoenix Players, Canadian Improv Games, Company of Fools, Ottawa Chamber Music Festival, unnamed coalition of artists politically active on social issues, Jazz Festival, and the Ottawa School of Art. Some members volunteered at local arts or music festivals, including WestFest and the Tulip Festival. Three members stressed their involvement in Christian or Buddhist faith communities. One member was an active member of Greenpeace. Four members were also members of professional bodies, including the International Association of Business Communications, Canadian Psychological Association, Ottawa

Association of Psychologists, and the Canadian Evaluation Society. Some members were involved in youth, school- or child-related activities, such as being on the board of directors of a child care centre, being a Girl Guide Leader, and organizing special events for kids in the community. One member was involved on the board of directors of another housing organization, the Centretown Citizens Ottawa Corporation (a not-for-profit housing provider). Four members mentioned their involvement as volunteers in service provision organizations, such as Pink Triangle Services, Big Sisters, Parent Match (in which a volunteer is matched with 'at risk' parent), Family Outreach (similar to Big Brothers/Big Sisters). Some members volunteered at health-related agencies or facilities, such as St. Vincent's (chronic care home), Elizabeth Bruyere (palliative care home), and the Epilepsy Society of Ottawa. Two members volunteered as translators for an immigration settlement agency. One helped "people having trouble in English, going with them to see lawyers, hospital also." The other taught English and tutored.

Note that I only interviewed 25 members, and this was the list of organizational activities that emerged from those 25 alone. Members' organizational contacts were sometimes brokered to help other members. For example, one member got his first acting job through the contacts of another member. One member shared her knowledge of organizations that helped seniors when another member was struggling to care for parents who were elderly and ill. Members acted as connectors for other members. This is partly how social capital is built at the Shefford. It is not just members getting to know other members, not just members exchanging job-related information and contacts, but

members connecting members to whole other worlds they might know nothing about. Of course, involvement as a volunteer in an organization also has personal benefits for members. For example, a member used volunteer work to help make connections to get a foot in the door in their profession in Canada.

The creation of social capital is facilitated by person to person contact *and* by government policy. Although the Social Housing Reform Act (*SHRA*) has led to problems for co-ops, discussed in Appendix E, housing co-ops were created through federal and provincial government policy in the first place. The co-op structure facilitates members getting to know each other, which sometimes happens on an ad hoc basis in non-co-op apartment buildings and townhouse rows, but usually does not.

That being said, this chapter seeks answers to the challenges revealed in the last chapter: conflict and alienation; ideologies of exclusion; and certain realities of urban, industrialized societies as barriers to building social capital. This chapter also discusses the potential of Canadian housing co-ops for building social capital if changes are made.

2. Reducing conflict and alienation

This section discusses potential methods of reducing conflict and alienation, such as individual and community communication and conflict resolution skills, improving literacy, democratic reform, and investing in early childhood development so that every Canadian has a chance to deliver to their full potential.

2.1 Capacity-building and conflict resolution

Courts are not an adequate means of community conflict resolution. It takes time and money to use the court system, and lengthy, festering delays are a part of the process. In Canada, courts are based on the adversarial system. Each side tries to make the best case for itself, reaching compromise only when there is a serious risk of losing the case.

Community-based conflict resolution mechanisms exist, but they are neither well-funded nor well-known. There is usually a significant cost involved. Conflict resolution personnel operate either out of not-for-profit organizations such as the Ottawa YMCA/YWCA, or are private contractors. Some people have certificates in conflict resolution, but standards and adequate training are not guaranteed.

Free neighbourhood conflict resolution and arbitration services, provided at government expense by personnel trained in conflict resolution, constructive communication and human rights, could go a long way toward resolving disputes that make some people feel like they do not really belong, or have no power.

Basic population capacity building should also include literacy, which is a prerequisite for active and informed citizenship. Without literacy, people literally cannot be on the same page. Public discussions of literacy often revolve around whether current school systems are properly teaching children, whereas research findings show that functional illiteracy is more prevalent in older adults. According to the Adult Literacy and Life Skills (ALL) Survey, 40% of Canadians aged 16 to 65 (9 million people) fall below level

three on the prose literacy scale, which means that they do not have the equivalent of high school literacy. They may have difficulty reading medication instructions, legal documents, information from government, equipment manuals, and reports or instructions at work (OECD 2003). These multi-year comparative findings show that Canadians have not improved in terms of prose and document literacy between 1994 and 2003. During that same period, document literacy in the US actually declined. Norway, a high social capital country, scored at the top of most of the literacy scales.

ABC Canada Literacy Foundation (2010) reported that less than half of people who contact a literacy organization actually enroll in a program. Of those who enroll, 30 % drop out. Furthermore:

Less than 10 per cent of Canadians who could benefit from literacy upgrading programs actually enroll. Research indicates that barriers like job or money problems, lack of childcare and transportation are some of the reasons that prevent people from enrolling.

Promoting continuous learning does not mean an ad on TV telling people to learn more. As pointed out in chapters four and five, providing opportunities are essential, but is not in itself sufficient, because it does not overcome the barriers of time, money, confidence and comfort level. Promoting continuous learning must involve asking organizations, including those at the local level, what they would need to conduct the necessary outreach and provide services for even more people. It could also involve tax breaks for companies which provide workplace literacy, conflict resolution and communication skills programs, or even financial incentives for small businesses and their employees for attending such programs.

Capacity-building may have another impact in addition to actually teaching useful social skills. It may also encourage people to feel better about themselves and their abilities, which in itself could lead to greater engagement and participation. Albert Bandura (1995) defines the concept of self-efficacy as "the belief in one's capabilities to organize and execute the courses of action required to manage prospective situations." His four sources of self-efficacy are: experience of success, role models, being told by others that one is capable of success, and one's own self-view. The latter stems from a lifetime of shaping and experience, and would be outside the co-op's control. However, the co-op could give new members role models (more experienced buddies or mentors to take them through the process), encourage members rather than criticize their work or berate them personally, and through buddying/mentorship, encouragement, and the setting of realistic goals and tasks put in place the elements of actual success, so members can experience success. This being said, some members do experience success and are complimented about their work.

One research participant did volunteer work every day for other organizations, but put in only 2.5 hours per month at the Shefford. The outside volunteer work involved things the member was very personally and politically committed to, in an area that was relevant to the member's occupation, and with people the member had things in common with. The outside volunteer work was rewarding, and the member felt useful and appreciated. This contrasted with how the member felt about his/her work at the Shefford.

I also know from my field note observations that putting the conditions of success in place, as described above, would be opposed by a number of members who are already “insiders” on the basis that it would be “mollycoddling” and the “members are adults” who should figure out these things for themselves, just as they did. This is the same line of argument that some use to oppose new or better social programs that they equate to a “nanny state”. It should be noted that Shefford insiders are not upper income nor do they necessarily occupy prestigious positions in the outside world. The Shefford may be the only place in which some of these insiders may feel valued. Whether they realize it or not, they may even subconsciously wish to maintain their insider positions by coming up with rationalizations and justifications for why they are ideal members and others are not. Whether people are themselves members of some marginalized groups, they may have internalized various ideologies of exclusion, or even fashioned new ones to suit the circumstances. This is why capacity-building alone cannot work without tackling ideologies of exclusion, which are the subject of the chapter’s second section.

Nevertheless, conflict resolution and constructive communications skills need to become a part of Canadian culture, taught at no cost in schools, workplaces and community centres. This would build and strengthen capacity for social capital formation. It would also probably have the effect of reducing violence, crime, workplace conflicts and the number of court cases. It may even improve the conduct of political leaders, if public tolerance toward, and expectation of, conflict, lies and insults was diminished.

2.2 Democratic reform

This subsection ties the Shefford findings in terms of decision-making structures, to larger political structures in Canada. My key informant interviews show that at one Ottawa co-op, a small group of mainly retired, white people maintained a stranglehold on the board of directors by always voting for each other and implementing policies that favoured themselves and were not favourable to families the majority of whom were not white. Another Ottawa co-op, a seniors' co-op, voted to not be a co-op any longer because they did not want to take "undesirables" from the Social Housing Registry. Yet, as the majority of people already living in the co-op were living on low incomes, to the world outside they might themselves be viewed as undesirable.

It is very important to recognize diversity among people who are currently living on low incomes. Just because a democratic structure is in place does not mean that everyone is adequately represented, or that people living on lower incomes are sympathetic or understanding towards everyone else living on a low income. Democratic values are *learned*. They do not just appear in one's repertoire because one is elected or acclaimed to a board of directors.

Co-ops pride themselves on having boards that are accessible to all members. However, in practice, this is not the case in all co-ops. The following member has been active in other ways, but perceives a barrier in becoming a board member:

You feel sometimes limited.... I don't feel comfortable to write in English. If you want to be a member of the Board, it's important to have good communications skills. It's the head of the Shefford.

It is important to note that there have been other board members at the Shefford whose first language was not English, and/or who did not feel completely comfortable with writing. *Perceived* barriers are a challenge for participation just as actual barriers are. This member may well have experienced limitations in life that led her/him to believe that he/she does not have the necessary skill set for this opportunity either.

CHASEO does offer a free workshop for co-op members interested in being on or learning more about the board of directors:

When I moved here, I was asked to join the Board, but I felt I needed to prepare. I didn't know enough. I went to the Board Basics seminar [a free workshop offered by CHASEO] and the [CHASEO] Fall Education Day.

The member quoted above subsequently ran for a Board position, but was not elected. That leads to another issue inherent in the democratic process. Unless members are acclaimed to the board, an election is run and there are winners and losers. It can be very embarrassing for some people to be shown in front of all their neighbours that they are the fourth choice out of four. Different personalities and life experiences interact with this kind of experience of rejection. Some people are not bothered by it at all, and would run again. Others would see it as a signal that they are not liked or trusted by their

neighbours, and may withdraw their participation in other areas as well because of this perception and the discomfort it produces.

Fear of making a mistake also comes into play:

You have to be careful sometimes. For example, the financial aspects of the Shefford. If you don't have the skills or you have problems – you don't want to do something bad. The Shefford doesn't need your boo-boo.

Some members perceive that the Shefford has a clique of members who do not fully value others:

The old boys' system that you run into, it's subtle. People have lived here a long time and know each other a long time. It's hard to break into that. You get a sense that your participation is not wanted.

People have dropped off the committee because they didn't feel needed.

I've done a lot of things and I've never been thanked once. I never got any credit for any of the things I've done.

Many of the same issues may come into play in electing people to municipal, provincial or federal governments. It is a thankless job in which any mistake is magnified. At least it does not cost money to run for a co-op board of directors, but even though there is no election campaign, it may be a significant emotional investment. Running for office in larger society is a major investment of time, money and reputation. Like in a co-op, your social network and status capital matter. People are not trained to be elected representatives. No matter what they do, they may be criticized, at times unfairly.

The need for democratic reform in Canada is well-known and widely accepted.

Bishop (2005: 15) noted:

The growing interest in democratic reform among Canadian provinces, and the federal government, is one that should not come as a surprise. This renewed interest is closely tied to the fact that many Canadians are holding increasingly negative and cynical views of political institutions, and public life. Along with declining voter turnout, this has forced political decision-makers to seek ways to reverse these trends, in order to revive feelings of integrity and respect towards political institutions and towards those who choose public life.

Numerous scholars and studies have determined that voter turnout among Canadian youth in particular is less than the turnout of the generation of the same age in the past (Bishop 2005), so we cannot conclude that youth simply don't tend to vote but develop more interest in voting later in life. The problem of disengagement in the formal political process is not limited to youth.

Simon Fraser University political scientist Andrew Heard (2010) stated that one of the problems is that voters increasingly feel that their vote does not matter and their voices are not audible. He gave the following example:

Virtually every election provides fresh fodder for calls for electoral reform, to ensure that representation in Parliament reflects the wishes of voters. In the 2004 election, for example, the Conservatives won about 93% of the seats (13 out of 14) in Saskatchewan, even though they only got 42% of the vote.

Heard summarized the extent of Canadian investigations into political engagement and democratic reform since 2003, including the report of the Law Commission of Canada, the Citizen's Assembly of British Columbia, the Commission on PEI's Electoral Future, the New Brunswick Commission on Legislative Democracy, the report of the Ministry of

the Reform of Democratic Institutions in Quebec, Ontario's Democratic Renewal Secretariat and Citizen's Assembly. All of these bodies recommended some form of proportional representation, so that every citizen could have representation on governing bodies no matter where they lived within the electoral jurisdiction. Referenda were held in Ontario, BC and PEI, but proposed reforms were defeated.

Pammett and Leduc (2003) studied citizen electoral engagement in Canada for Elections Canada. They proposed the following:

First, with regard to **education**, ... a majority of those interviewed for this report believes that improvements in education and information to prospective voters are the best methods of interesting young people in politics and elections. Increased attention to civics education in the schools, particularly as it pertains to social and political participation, will convey a positive message about the benefits of interacting with others in the fulfillment of civic duties....

In addition, Pammett and Leduc (2003) found in their interviews with Canadians a receptivity to **electoral reform**, but no consensus on what these reforms should look like. They predicted that this would be an issue of ongoing discussion and debate. They also proposed some specific suggestions regarding **electoral administration**:

... there is considerable evidence from this study that more needs to be done to ensure the registration of the maximum number of citizens, particularly young people becoming eligible by virtue of age, in the National Register of Electors. In addition, the predominance of reasons for not voting in this study relating to lack of time or absence from the constituency lead to the observation that new technologies could help to provide solutions to these problems. In particular, it appears that the public would support the introduction of a system of Internet registration and information modification, and Internet voting. This support is

particularly apparent from young people who have not voted in recent elections but who expressed a desire to do so using the computer.

Canada does not suffer from a shortage of ideas related to promoting the political engagement of citizens. Unlike many other scholars and public commentators, I am optimistic about the desire for many younger people for social change. I do not believe the interest or compassion is missing from young people any more than they were missing from previous generations. I am also hopeful about youth-led organizations such as Apathy is Boring, which seek to give younger people a sense that the actions they take matter.

2.3 Investment in early child development

The importance of early learning was made clear to me both during the participant interviews, when a number of participants traced a lack of trust and/or difficulties with social relationships to their childhood; and also through my own experience in becoming a mother during the course of the research. I saw first hand how two year olds display the full gamut of human behaviour from hitting/biting and greedily grabbing to loving, comforting and sharing, sometimes with the same individual, and often within the space of a few minutes. The adults around them shape their behaviour through reward and punishment for certain kinds of behaviour. Early social learning both inside and outside of the home is crucial to the full development of the ability to form healthy social capital. This is an area in which government and communities can both play an important role.

Biologist Raghavendra Gadagkar (1998), in *Survival Strategies: Cooperation and Conflict in Animal Societies*, traces the complex evolutionary interplay between biology and social behaviour in many different types of animals, including humans. He concludes that many animals have the capacity *both* for selfishness (looking out for themselves first) and altruism (looking out for others), because both of these strategies have contributed to survival at one time or another. In the case of cooperation, “being nice” and maintaining good relationships with others has enabled our ancestors to survive through working together and sharing in times of scarcity.

Pioneering research by John Bowlby and Mary Ainsworth established Attachment Theory (Goleman 2006). Through observing and following mother-infant dyads, they laid the foundation for future quantitative research that used early attachment as an infant (secure, avoidant, anxious)¹¹ to predict future outcomes for the child’s ability to form healthy attachments as an adult. For example, some insecure attachment styles are a predictive factor in later addictive behaviour – finding comfort and solace in alcohol and other mood-altering substances, over-eating, and other unhealthy behaviours.

The early attachment does not have to be with the biological mother. Any affectionate, responsive and stable primary caregiver of either sex can facilitate a secure attachment for an infant. In three quarters of cases, parents’ attachment styles to their infants are

¹¹ Other categories have since been proposed. However, the main focus of secure versus insecure attachment has been maintained.

replications of the attachment style they had with their own parents. Blaming the parent is not either fair or useful, as we do not know how far up the chain of ancestors the particular attachment style was first put in place, or what the circumstances were. Post-partum depression can also have an impact on the degree of responsiveness biological mothers can show to their infant. Instead of blaming mothers for being depressed, effective intervention would be more useful for both mother and infant.

Early secure attachment provides a significant protective factor promoting resilience in the face of unpleasant experiences, however, even a secure attachment can be derailed through later experience, and insecure attachments can be ameliorated later in life with cognitive-behavioural training. Infant attachment style remains a significant predictor of adult attachment style, laying the basis for how adults interact with other people. As such promoting early secure attachments can theoretically have a profound effect on the creation of healthy social capital, by improving people's ability to interact constructively and form bonds with others.

Abuse early in life has an effect on the brains of small children, an effect which may predispose them to depression and unhealthy coping behaviours later in life (Goleman 2006). Small children also learn how to interact with others not only by how they are treated, but by watching adults. Thus they may imitate the conflicts of their parents or other adults and older children around them (Goleman 1996). Both good role models and early intervention can be helpful in re-directing children to more pro-social behaviour.

Sweden is often cited in the social capital literature as a country with high and sustained social capital. The following are aspects of the curriculum of Sweden's publicly funded and accessible pre-school system. *All* of these components are related to social capital, and build capacity to form the mechanisms through which both bridging and bonding social capital are formed:

Norms and values

The preschool shall influence and stimulate to develop an understanding of our society's common democratic values and gradually embrace them.

Goals: The preschool shall in each child try to develop:

- Open-mindedness, respect, solidarity and responsibility
- An ability to show empathy and consideration and a will to help other people
- An understanding that all people have the same value independent of sex and social and ethnic background

Development and learning

The activity in preschool shall be characterized by an education where care, fostering, and learning form a whole. The activity shall promote play, creativity, and joyful learning and utilize and strengthen the children's interest to learn and win new experiences, knowledge, and skills.

Goals: The preschool shall in each child try to develop:

- Identity and security
- Curiosity and desire an ability to play and learn
- Independence and confidence in its own ability
- A sense of participation in its own culture and respect for other cultures

Children's influence

In the preschool the children's understanding of democracy starts. Their social development presupposes that they are given responsibility for their own acts and for the preschool environment according to their capacity.

Goals: The preschool shall in each child try to develop:

- Its capacity to be responsible for its own acts and for the preschool environment
- Its ability to understand and act after democratic principles by participating in different kinds of cooperation and decision making (Andersson, 2005 quoted in Friendly et al 2006: 3-4)

Both social and economic contexts have a profound effect not only on early learning, but on the very brain structures of small children. Nutritional deprivation, smoke, alcohol and

other toxins, exposure to disease common to overcrowded and unhealthy conditions, can even have effects starting in the prenatal environment. Again, the issue is not to blame the mother, under the illusion that every person has complete control over their environment. A more useful approach would be to emulate the socioeconomic policies of Scandinavian countries in which the relative poverty rate in general and child poverty rate in particular is very low.

The culture outside the family also has an impact on early learning. Goleman (2006: 118) discussed the psychological evidence for several personality types: narcissist, Machiavellian and psychopath. Although there are differences that result in the separate categories, the similarities between these types are shallow or absent empathy, duplicity in the function of personal gain, self-centeredness, and the use of aggression (not necessarily physical) in the pursuit of goals, regardless of the consequences for others. Although people may be born with a certain genetic predisposition, this does not mean that the development of these personality types are inevitable, as social environment either helps or hinders the development of any genetic trait, and environment can also trigger or suppress a gene's ability to express itself. Goleman (2006: 118) discussed the contribution of popular culture to the development of these personality traits:

Modern society, glorifying me-first motives and worshipping celebrity demigods of greed unleashed and vanity idealized, may be inadvertently inviting these types to flourish.

Most people who [possess narcissistic, Machiavellian or psychopathic qualities] do not qualify for a psychiatric diagnosis, though at their extremes they shade into

mental illness or become outlaws – particularly psychopaths. But the far more common “subclinical” variety live among us, populating offices, schools, bars, and the routine byways of daily life.

Better early childhood learning policies in the form of resources for parents (including financial support and early learning centre supports), free good quality child care, and reform of the child welfare system could have a dramatic impact on the ability of Canadians to form and maintain social capital.

3. Tackling ideologies and structures of exclusion

A commitment was made in the introductory chapters to approach issues, whenever possible, using the documented perspectives of people who were in some way marginalized from Canadian society. The following is from research with women living on low incomes in Canada, who were also either First Nations, immigrant or refugee and/or living with a disability (Morris et al. 2007: 4):

Women pointed out the contradictions and inadequacies in federal and provincial social policies that lead to dangerous and unhealthy conditions for themselves and other low-income women. Examples included having to turn to the sex trade, panhandle, eat out of garbage bins, stay in abusive relationships for a place to live, live and raise children in unsafe neighbourhoods, lie and cheat to get by. These conditions led to mental and physical health problems for many focus group participants. Women were in very different situations depending on whether they had family and friends who could help them and what position they were in before needing social assistance, or whether extended families looked to them for support.

The women in our study simultaneously experienced a lack of affordable housing, subsidized child care, access to maternity and parental benefits, access to stable jobs they could support their families on, access to all the prescription medications and disability supports they needed, lived on social assistance rates that were too low, and experienced a profound lack of respect by social service workers in particular, and society at large. The study concludes that social programs, including federal funding mechanisms, EI, child care, disability benefits, housing, employment assistance, education and training, public

transportation, health promotion, mental health services, pharmacare, access to dental care, addictions programs, First Nations, Inuit and Métis programs, immigrant settlement services, and provincial social assistance programs, need to be reviewed and revised as a whole with the goal of eliminating poverty in Canada.

There were two notable social capital effects noted in Morris et al. (2007). One was that some women living on low incomes, particularly non-Aboriginal women with disabilities, were buffered against inadequate services by their social networks. For example, one woman's disability benefits were too low to buy a winter coat, so her family bought her one. The other was that First Nations women in Vancouver, regardless of whether they themselves had disabilities, tended to be the prime resource person in their own social network, having to scrounge an income and provide care for others who did not qualify for benefits. For example, one woman was taking care of her 18 year old son who was both visibly and psychologically marked by FASE. Although no one would hire him, he was still considered "employable" by the BC social assistance system.

Services should be sufficient so that people do not have to be dependent on others, who are often themselves disadvantaged. A form of social capital is itself created with a strong social safety net. People know that they will not be abandoned by their society, that no matter what position they are in they are worth something to others, and that if they slip, someone will help them up.

As long as there is social and economic exclusion, there will be some members of society who will be considered by most as not worth getting to know. The next subsection deals

with the psychological basis of exclusion, while further subsections draw on the literature about eliminating the material basis of exclusion.

3.1 Underlying philosophy and belief, outlook on human and organizational nature

A major barrier to building social capital at the Shefford is one that goes beyond beliefs about race, gender and other politically salient factors, and has to do with members' beliefs about human nature and the nature of co-ops and organizations in general. It is true that positive beliefs about people in general may lead to behaviour that builds social capital. Most social capital theorists say this is generalized trust, and some even equate generalized trust and social capital. I am going beyond generalized trust as both a feeling and a cognitive schema to implicate ideology (including practiced spiritual belief) and cognitive schemata about the nature of the world and people in it.

It has long been established in psychological literature that people's core beliefs affect their behaviour. Riso et al. (2007) discussed when these beliefs ("cognitive schemata") can become contributing factors toward the development of mental illness. Certainly, they affect how people interact with specific and generalized others. For example, if a man has a negative and stereotypical view of women, he may be more likely to be involved in discrimination against women. If people believe that nothing they do is good enough, they are laying the foundation for depression. If people believe that others are threatening, they may develop agoraphobia or other defence mechanisms.

During this study, I observed that people's worldview informed the way they interpreted and reacted to events. I believe one of the predictors of participation is whether or not the individual has a positive outlook on life, although this is not true across the board. That is, it is a tendency, not an absolute. I noticed that many non-participants not only had a negative view about the Shefford, but tended to have a negative view about other people and life in general. They were active participants in a culture of complaint. Some Shefford members were resilient: they were active and able to emerge from Shefford conflicts and deeply difficult personal situations despite also facing economic challenges. However, there were also people with largely negative worldviews who *did* participate, so negative worldview may predispose people not to participate, but is not in itself necessarily a sufficient cause. This is a question that warrants further investigation: an above average number of people with negative cognitive schemata about people, life and the Shefford shut themselves down and withdrew. However, some people with negative or mixed schemata did not. People with generally positive cognitive schemata seemed better able to weather any unpleasant circumstances at the Shefford.

It is possible to change people's social behaviour, which is the crux of educational campaigns such as stop smoking and do not drink and drive. It is also possible to change people's core beliefs, such as Husein's (2009) journey into and out of an ideology of violent extremism. I predict that changing people's worldviews in the direction of accepting all of humanity as one's own social group, as well as developing the view that

one must contribute to the community in a positive way, and treat others with kindness and respect, could have a profound positive impact both on reduction of conflict and ability and willingness to build social capital across salient differences.

Whiteford et al (2005: 77) reviewed literature on social capital and mental health for WHO. They summarized the work of Kawachi and Berkman (2000)¹² thus:

The developmental processes by which the moral values of trust and reciprocity become instilled in children occur more quickly in communities with higher social capital. Members of such communities have some sense of public responsibility for each other, even if they have no related ties. These norms of reciprocity or mutual respect can translate into easier childrearing, improved selfgovernment and the maintenance of public life civility (Berkman & Kawachi, 2000). Variations in the availability of psychosocial resources at the community level may help to explain the anomalous finding that socially isolated individuals residing in more cohesive communities do not appear to suffer the same ill-health consequences as those living in less cohesive communities (Berkman & Kawachi, 2000, p. 105).

Colletta and Cullen (2000) investigated social capital in four conflict-affected societies: Cambodia, Rwanda, Guatemala and Somalia. In Cambodia, the Khmer Rouge destroyed social capital by dismantling institutions and turning families and friends against each other. There could be little trust under conditions of spying and mass murder. Rwanda had an authoritarian state complicit in attempted genocide in which neighbours murdered neighbours. Somalia had a *de facto* non-existent state incapable of managing ethnic

¹² Note that the authors mistakenly referred to the social capital chapter by Kawachi and Berkman as "Berkman and Kawachi", which is actually the reference to the entire book *Social Epidemiology*, edited by Berkman and Kowachi in which the social capital chapter appears.

conflict. Colletta and Cullen discussed how social capital was perverted – social capital of certain groups intensified (e.g. the Angka or Khmer Rouge leaders, the clans of Somalia, the Hutu and Tutsi ethnic groups in Rwanda, and the rich against the poor in Guatemala). Bridging social capital can support cohesion and working together to resolve problems, whereas bonding social capital in the face of inequalities (where one group is or is perceived as having more than their share) can lead to violent conflict where avenues for other forms of social change are absent.

Colletta and Cullen (2000) viewed elements of Cambodian culture as allowing the Khmer Rouge to thrive. The local interpretation of Buddhism focussed on individual salvation rather than collective action and fostered the belief that one was paying in this life for the sins of past lives. The cultural element of regarding leaders as almost divine meant that the Khmer Rouge did not meet with as much resistance as if such a group tried to take over a country less trusting of leaders.

However, it was also cultural psychology which allowed Cambodians to recover and rebuild social capital. Colletta and Cullen (2000) attribute the re-emergence of social capital in Cambodia to resilience (“an inner strength that allows people to continue to cope and to rebuild their lives”), a strong drive toward self-help, the desire to re-establish a Buddhist identity, the need to rebuild the infrastructure that was destroyed in the conflict and the knowledge that the government would not do this – people had to work

together. Interestingly, Colletta and Cullen stated that today, it is market forces that have a significant impact in shaping interpersonal relationships in Cambodia.

The psychology of nations is important in whether social capital will be spread among all and a culture of mutual help attained, or whether people fragment into groups and mistrust others. And the psychology of nations is constantly evolving and changing.

Of the fully industrialized countries of the world, the US leads the pack in valuing individualism. Canada is not far behind, finding itself in the intellectual space between the US and western Europe. A new (or renewed) *telos* is needed in Canada, a national goal or reason for being, that reflects a better balance between individualism and community responsibility and action, a balance between healthy mistrust and healthy trust. This is a matter for a larger national debate. However, without the stated purpose and the actual commitment on the part of governments and taxpayers to reduce poverty and foster social inclusion in Canada, the policies outlined in the rest of this section may never come to pass.

3.2 Softening the sharp edges of capitalism

A philosophy or narrative is meaningless unless put into practice. In its review of anti-poverty strategies aimed at social and economic inclusion, the Canadian Centre for Policy Alternatives (CCPA 2008) reviewed a number of European comprehensive initiatives, such as Sweden's *Strategy Report for Social Protection and Social Inclusion 2006-2008*,

as well as some initiatives taken by provincial governments in Canada. The Swedish model:

...outlines very specific objectives that were developed in consultation with non-government organizations (NGOs). The Swedish model emphasizes universal welfare policy in addition to active labour-market policy. (CCPA 2008: 2)

Dealing with structural unemployment, underemployment and reducing or eliminating financial penalties for unpaid work are a crucial part of ensuring that everyone has a valued place in society. Housing is one of five key principles of social inclusion agreed upon by the EU in 2000.

As numerous in-depth investigations have already taken place about social and economic inclusion through poverty reduction, I refer readers to the OECD (2001) publication *The Well-Being of Nations: the Role of Human and Social Capital*. This publication outlines policy measures for better developing a nation's stock of social capital through education and comprehensive income and opportunity redistribution strategies, rather than small targeted projects.

To further hammer the point about how inter-related all of these issues are – socioeconomic equality, a caring society, mental wellness, and social capital - Canadian Mental Health Association (2010) recommendations to the federal government are all-encompassing and include many of the other issues discussed in this chapter as key:

- Despite a healthy and highly competitive economy, Canada still faces high levels of homelessness, household debt, child poverty, diminishing health care services and exclusion of many segments of Canadian society from a quality of life that should be expected in Canada.
- In order to extend the benefits of economic growth, the federal government must demonstrate its commitment and leadership with the development and implementation of a strategy on Mental Illness and Mental Health for the people of Canada including a substantial investment in affordable *housing* and enhancing *income security* for the people of Canada.

It is difficult to expect people to get together and form social capital when they are so divided in Canada by status and income.

According to the International Centre for the Prevention of Crime, inequality is the major factor in promoting crime:

Poverty in itself does not lead to high levels of crime. On the contrary, in Asia, where income levels are often very low, levels of crime are also substantially below other regions of the world. More significant are wide disparities in income within countries or cities.

Socioeconomic policies should be foremost in reducing crime. Many work to reduce crime by increasing human capital (literacy/education, jobs skills, economic opportunities). Here, I will discuss only crime prevention initiatives that build positive social capital.

Fleisher (2005) did an ethnographic study of teen and adult “chronic hustlers”. These were people for whom the human capital interventions arrived too late. The author described the pivotal role of family and environment in childhood in creating criminals. Those interviewed had parents who were addicts, abusers, and criminals. Social networks

were formed with other street criminals and con artists. Prisons were sanctuaries, offering work to do, medical care, a clean place to sleep, regular meals, and stable social ties. Most often, crime was undertaken to support an addiction.

Here again, other initiatives mentioned earlier would be beneficial, such as investing in small children and parents, and a reform of child welfare. However, that does not do anything for the people who are currently living with these effects.

There are two approaches that use social capital building to reduce crime:

- 1) Reducing the social cohesion of criminal networks and replacing this with positive people with whom to associate.
- 2) Building social capital in neighbourhoods, so that people keep an eye on each other, and report violence and vandalism. This is the basis of Neighbourhood Watch programs.

Neighbourhood Watch is discussed in Appendix D as one of the participation and social capital building strategies attempted at the Shefford, so I will give two other examples of the reducing criminal social cohesion approach. A strategy that has been proven successful where it has been tried is gang member intervention programs that are focused on reducing cohesion among youth gangs and individual gang members (Welsh 2007). Often, these programs involve former gang members who are respected by potential gang recruits, who warn them off the gang life, and get them involved in some alternative path (apprenticeship training, recreational activity, etc.).

Cecil Sveinson (2010), Program Manager and Aboriginal Liaison Officer for the Winnipeg Police Service, described working with members of Aboriginal gangs in Manitoba, and how difficult it was to break out of this life because it is intergenerational. He showed a picture of a grandmother and grandson, both of whom were gang members. Sveinson is a member of Ka Ni Kanichihk, which means "those who lead" in Cree. This is a not-for-profit organization which seeks to:

... honour the spirit of our ancestors, "those that go before" and to seek their wisdom to help guide our peoples back to balance and beauty. To awaken and heal the spirit of Aboriginal peoples that will guide us to our goodness, our strength, our beliefs, values, teachings, identity, and our history and to reclaim our rightful place within our families, our communities, and our Nations.

In this sense, instead of feeling a sense of belonging to a criminal network, Sveinson is trying to help other First Nations people connect with their ancestry, and the norms and values associated with them, which do not involve "ripping off their own people."

Another example of a program that tries to replace offender destructive social capital with more constructive social capital are Circles of Support and Accountability (COSA) for sex offenders. Child sexual assault is a notoriously recidivistic crime, for which there is no known effective treatment or intervention. COSAs usually involve about four to seven trained volunteers in the community who help a convicted sex offender reintegrate into the community after being released from prison. Often sex offenders are involved in

virtual social networks with other sex offenders. The offender becomes a part of this circle, socializing with the non-sex offenders, who not only help but also monitor the person for any possible relapse. An evaluation by Correctional Service Canada (CSC) found a 50% decrease of re-offending for offenders in a COSA (CSC, 2001).¹³

3.3 Practical help and services in a respectful, diverse environment

Community organizations are a major pillar of the social capital structure, for reasons discussed at length elsewhere. This subsection gives an example of a community institution which offers a range of practical help and services in a respectful, diverse environment: the Ottawa YMCA/YWCA.

All kinds of people come in and out of the Y, so there is no stigma in being seen there. Nobody knows whether you are going in to swim or to attend a gambling recovery group. There are various locations around the city, with the main location, which also has a homeless shelter, situated two blocks from the bus station. The location does not scare off people with higher incomes, as some people pay full fees for gym membership there, there are many heritage homes in the neighbourhood, it is across the street from the handsome Museum of Nature and its park, a block away from the police station, and conveniently located near the Queensway, the main highway through the city. A mixed income social housing development is being built beside it.

¹³ I am not advocating that sex offenders serve short sentences and be released into COSAs. However, since sex offenders do tend to serve short sentences and are released, COSAs serve a necessary purpose in the system as it now exists.

The funding mechanism for the Y is also interesting and self-sustaining. The Y sells memberships which enables people to use the gym equipment, pool and programs. If people cannot afford the fees, a reduced fee is given. The Y also receives government funding or contributions for specific programs. As well, it has a charitable tax number and a long established good reputation, which enables it to fundraise in the community.

Although the name was originally the Young Men's Christian Association and the Young Women's Christian Association, the Y in Canada no longer goes by the full name and is secular and community-oriented in nature. The programs employ a diverse staff. The Y serves as a connection point, a hub of the social capital wheel. Government support of community organizations that meet people's needs and connect people with each other is an important method of building social capital.

4. Mitigating the realities of urban, industrialized societies

Going back to living in hunter-gatherer societies is not a desirable option for most people. So how can we protect and enhance social capital in the fast pace and high expectations characteristic of urban, industrialized societies? This section discusses three main challenges and what we can do to meet them: mental health, television and specialized communities of interest.

4.1 Promoting mental wellness

Mental wellness is not just an absence of mental illness, but contentment with and acceptance of self, a feeling of hope that one can contribute to changing one's circumstances and have an influence on others, and the practice of skills and techniques to interact constructively with others, be resilient in the face of challenges, and regain a calm centre when pushed and pulled by life and community events.

A World Health Organisation (WHO) report on mental health promotion found that:

Social capital can enhance mental health and reduce the impact of mental illness. Further, mental health promotion can potentially build social capital in various ways, with outcomes at both the societal and community levels. At the community level, mental health promotion can build pathways between health and social capital that can affect behaviour and service provision by promoting the psychological attributes of individuals and strengthening the relationships between individuals. (Whiteford et al 2005: 76)

Tufts University biologist Astier Almedom (2004: 943) performed an interdisciplinary review of published studies involving primary data collection about the link between social capital and mental health, and concluded that "Effective mental health policy and service provision may build or strengthen" social capital.

There is widespread acceptance in informed circles that there is insufficient access to mental health services for Canadians, according to the findings emerging from widespread consultations and research of the Standing Senate Committee on Social Affairs, Science and Technology (2006), commonly known as the Kirby Report on Mental Health.

Dr. K. Kellie Leitch (2007), advisor to the federal government on the health of children and youth, named better development of and access to child and youth mental health services as a key priority. She noted that currently, “Canada ranks 21st [in the world] in child well-being, including mental health.” Mental health services for Canadians under 18 suffer from “stigma, poor screening techniques, and a lack of health human resources” (Leitch 2007: 126).

The Canadian Alliance for Mental Illness and Mental Health (CAMIMH), formed in 1998 and made up of the Canadian Mental Health Association, Canadian Psychiatric Association, National Network for Mental Health, Schizophrenia Society of Canada and the Mood Disorder Society of Canada issued a call to action, outlining seventeen areas for policy makers to improve (Health Canada 2002: 109-111). The 2007 federal budget established a Mental Health Commission for Canada with a ten year mandate (Leitch 2007: 127). The Commission, then, is set to report in 2017.

As recommended by others, the services of psychologists and social workers should be covered under medicare. However, I would go beyond this. Mental wellness is such a key factor in the formation and maintenance of healthy relationships, as well in the mental energy and feeling of efficacy needed to participate fully in civic life. It is not just help for those who are or could be diagnosed as mentally ill that is necessary, but a two-fold active policy of fostering mental wellness. The first part would be an ongoing, televised

public education campaign on different aspects of maintaining mental wellness and where and how to get help if necessary, as well as support for the many creative public outreach programs of the Canadian Mental Health Association (CMHA), and the second would be to look at government policies through a mental wellness lens. For example, do current social assistance policies encourage mental wellness? Does leaving most part-time and contract workers out of Employment Insurance encourage mental wellness? Does putting children into crowded foster homes improve their mental wellness? Do correctional facilities contribute to mental wellness? Do workplaces conform to basic standards of mental wellness? What can governments do to ensure that businesses implement conditions in workplaces that contribute to mental wellness?

Whiteford et al. (2005) concluded:

Mental health promotion activities targeting “well” populations have aims of enhancing resilience and social competencies. These actions should have a pay-off in terms of building social capital as good mental health enhances the competencies necessary for more constructive participation in civil society. In this context, mental health may have specific importance in contributing to the cognitive and psychological attributes necessary for the interactions that underpin social capital.

4.2 A positive role for television?

Putnam (2000) is very clear about television: He views it as one of the primary reasons for the decline of social capital in the US. According to Putnam, people are no longer socializing as much because they are spending too much time watching TV. The Shefford sample did not replicate Putnam’s findings. This subsection outlines my data and analyses of the effects of television and the internet on social capital, in the context of current social capital literature. It concludes with how governments can influence

television towards pro-social programming that can be a positive influence on social capital.

TV played various roles in the lives of Shefford members: it was a dinnertime companion for some who lived alone, an activity to enjoy when experiencing limitations to other daily activities, a form of relaxation after work, a source of information about the world, a form of visual and auditory stimulation, and a common experience that could serve as a topic of conversation with others. Here are examples of Shefford members who used TV as a companion:

[I watch a lot of TV] because I live alone. At mealtimes I have a bad habit of eating dinner in front of the TV for company.

If you live alone, you need noise.

The following member was involved in committee work at the Shefford, did socialize with friends, and was also involved in an organization outside the Shefford, but a new physical disability had dislodged many of the member's previous activities. The member was on the waiting list for an accessible building:

I don't have regular TV, just movies and tapes. I have over 300 tapes of movies, over 700 DVDs I rent every week. I watch all of my tapes in numerical order. I watch half an hour at breakfast. The rest of the time I'm at the computer or I read. Zip.ca is an on-line DVD rental place that sends six at a time to my home for a monthly fee. The service is so quick and it comes to your mailbox.

A frequent response was the use of television to relax or be entertained in an effortless way after a long day at work, when members did not necessarily have the energy for any other activity:

It's relaxation time. Too much TV takes you away from your environment altogether. It's destructive. But it's a good distraction from time to time.

More when we've had a busy day and need to go brain dead for a couple of hours, or if I see in the TV Guide that there's a show of interest.

Half hour comedies. Short, Simple. About laughter.

Some members relied heavily on television as an information source for news, weather and community activities. These members also tended to watch a great deal of documentaries:

I like to keep informed of what's happening in Canada and around the world.

I plan what I watch and I'm very selective.

I watch Rogers [community cable channel] during the day to see what's going on in the community.

Two members deliberately avoided watching the news because they found it stressful or depressing. One member used television as one of many means of finding out more about Canada as her new homeland:

I would like to know what Canadians watch.

Whereas some members actually paid close attention to what was on TV, for others, television and radio were primarily a source of sensory stimulation. Just as some people cannot abide much stimulation, others require it.

Sometimes I put it on for backdrop noise. I have no cable.

I like having the radio on.

Some members used television as a starting point for conversation:

It's how you use the instrument. You can get people together to watch something and then talk about it.

I have had this experience myself, for example, decades ago, getting together with friends to watch *The Day After*, a televised film about the aftermath of a nuclear war. I have also experienced a television program as the only commonality between me and one of my uncles. We could not talk about politics, religion or even daily life, because our views clashed. We were also culturally different. I am of mixed ethnicity and lived in various parts of the world. My uncle was of Scot descent from a small town in New Brunswick. I listened to the CBC and read Margaret Atwood. He despised both the CBC and Atwood. The only thing we could talk about without getting into an argument was *Star Trek: The Next Generation*. This program provided a commonality over which we could bond.

I got to know my mother-in-law, which was awkward at first, by discussing *Coronation Street*, a British soap opera of which we are both fans. There is a reason why so many people go to movies on a first date. There is less pressure when people are not actively examining and judging each other for the first time, and the film gives them something to talk about afterward, and through the discussion about this common frame of reference, discover each other's tastes, perceptions and attitudes.

There were also members who either did not have a TV, or who made disparaging remarks about television:

There's 500 channels but nothing's on.

Television is not feeding me or nourishing me in any way. I took the money I spent on cable and spent it on a computer instead. It's the best decision I've ever made.

I feel frustration, even a degree of anger, when I'm watching it. We don't have military control, we have cultural control through that box.

I tried to stay away from TV, because you become addicted, I think. If you stay at home you have to be careful.

One member even expressed, in plain language and without awareness that a famous scholar promoted this same view, Putnam's theory about television:

The TV is sometimes like a telephone. It's a comfort. For some, that's their world. It's entertainment. It's family. Because of this, there's a total lack of communication. There's no direct, like, 'come on, we'll have a cup of tea.' We're separating further as humans.

Control over the television can also lead to conflict:

I watch certain programs only. [Name of roommate] tends to flip through [the channels]. It's a war, actually.

I also observed a profound sense of shame about watching television, as if it were an anti-social addiction:

I watch TV because I've got nothing else on. But I'd feel unclean if I watched more.

It drains me if I watch TV. I can't stop watching it.

Thirty hours per week. I'm almost ashamed to admit it.

Why not more [TV watching]? I don't have time. Why not less? I need my fix.

My sample was too small to accurately measure this, but there may be an age gap in attitudes about TV. Two younger member said:

Especially in the age of the internet, I don't think there's a taboo anymore about watching TV. I probably read less than I watch TV.

I love reality TV shows. I'm an Apprentice junkie. I really like Desperate Housewives. Everything from highbrow to lowbrow.

Two members said they watched television simply out of habit. Others recognized themselves or their situations in television shows. One member found that she was unable to watch a certain type of programming because they reminded her of her own life:

When I watch family-oriented shows with a sappy ending it makes me sad because of my own [family] situation.

Some members had eclectic tastes, and watched a large variety of different kinds of programming, for example:

Soap operas, fix-it shows, British drama, documentaries about history.

In response to “Do you think watching TV is more interesting than participating in Shefford activities?” seven members said “yes”, two members said “no” and 18 gave a qualified response, mainly centered on which TV programs they would have to miss. I asked the question because Putnam’s theory is that television does take people away from participating in social and community activities. However, my quantitative research found no relationship between hours of television watched and hours of volunteer work performed either inside or outside the Shefford. Also, most of the people who emphatically stated that television is far more interesting than participating in Shefford events were themselves active Shefford participants. Although they may have preferred

to watch TV, they nevertheless participated at the Shefford. Some specifically mentioned that they taped TV shows they wanted to watch so that they could participate in events *and* watch their show.

Paradoxically, one of the two members who thought Shefford activities were more interesting than TV did not participate. This same member, who had difficulty socializing and getting to know people, said:

Honestly, you can't compare [watching TV and participating in Shefford activities.] It's like, do you prefer to go to work or do some sports. It's not the same. Participating at the Shefford gives you a social life with actual people. You can have fun with people.

Attitudes to particular Shefford activities also came out as a response to this question:

Yes, unless they made Shefford activities less stressful and boring.

Depends. Not if there was a more social dimension to the Shefford activity, or if was pure socializing.

I'd rather watch TV than participate in a Board meeting. I'd rather do physical activity or dig up the back plot [garden] than watch TV. I find meetings onerous. I go because I have to, not because I want to. TV is more relaxing, easier.

After a long day at work the last thing I want to do is go to a four or five hour members' meeting. I'd rather watch Desperate Housewives.

Shefford general members' meetings are actually two to three hours long, but they may appear longer to some members as many meetings are concerned with reviewing audited reports and budgets. Sometimes conflicts arise. The following summary was stated by someone who was extremely involved at the Shefford:

Yes. Shefford stuff drags on. The thing that first comes to mind is that it's a waste of time. If the topics or the reasons why we're meeting were handled quickly, were handled efficiently... if there was also some element of hi, get to know you, coffee and sweets, it wouldn't be so bad. Then you could look forward to catching up with people. In some ways it's too business-like, everyone takes off at the end. And in the wrong ways, it's not business like, someone always gets off track.

American communication and journalism scholars Moy et al. (1999: 27) empirically tested Putnam's hypothesis that television watching displaces participation outside the home on a sample of 416 people in the American midwest. They found that there was a direct negative impact of television viewing time on civic engagement, but not because of perceived time pressures. That is, the people who watched a great deal of television and did not participate much in civic life would not necessarily have started participating in civic life if the TV were turned off. They did not wish to participate in civic life.

I agree that TV has taken people away from more frequent social contact and much programming reinforces existing stereotypes, provides as much misinformation as information, is subject to sensationalistic news coverage that increases people's fear and mistrust. Production of English-language programming in North America is dominated by a relatively small group of people in Hollywood and reflects what they think the majority of the public will watch and the majority of advertisers will pay millions of dollars to be associated with. However, TV has also provided a greater window on the world that did not exist in the distant past for most people, distance learning opportunities including good quality early learning for young children, a sense to some marginalized groups (such as gay youth living in conservative, rural areas) that other lives are possible, provides acquaintances and strangers with something to talk about which can initiate a

social bond, and provides a source of parasocial relationships for people who have difficulty actually interacting with others.

Derrick et al. (2008: 261) reviewed the literature on “parasocial relationships”, that is “one-sided relationships that people establish with media personae, such as show characters, news anchors, talk show hosts, and celebrities.” They found that:

Fascination with celebrities is a ubiquitous part of our society. Numerous popular television shows and specials are devoted to the life of celebrities, including talk shows where hosts interview celebrities and award shows where celebrities receive honors for their performances. Millions of readers are drawn to tabloids that detail information on marriage, divorce, pregnancy, the birth of children, awards, and the best and worst dressed. Indeed, many people seem to pay a lot of attention to celebrities, watching a lot of television and possibly neglecting aspects of their personal life like “real” relationships or work duties. Yet, the admiration of celebrities is not all bad—in fact, for many people, there may be some important benefits. The current research proposes that “connections” to celebrities (i.e., parasocial relationships) can provide a safe route for people who have a difficult time with real interpersonal relationships (i.e., low self-esteem people) to view themselves more positively with very little risk of rejection.

People can become attached to fictional characters or actual out-of-reach people with whom they empathize. This is not a sign of mental imbalance. The literature finds that people with low self-esteem are *not* more likely to form parasocial relationships than others. Many people are not even aware they experience parasocial relationships. For example, Derrick et al. discuss research by Giles (2002) that showed that most people were surprised by their own depth of feeling at the death of Princess Diana in 1997. All human cultures tell stories, and anyone capable of empathy can theoretically feel empathy for a character in a story, whether the person actually exists or not. The

televising of major events can create nationally or even world-shared experiences, such as the Olympics, or the FIFA World Cup.

Harvard political scientist Pippa Norris (1996) took Putnam's theory on, describing how television can be a democratic tool. More recently, Norris and Inglehart (2009) in their research spanning 90 countries, looking at mass communications and cultural convergence, stated:

The proposition that wealthy societies are usually also more democratic has a long lineage and the role of the mass media has often been regarded as one of the central drivers underlying this relationship. The political sociologist Seymour Martin Lipset laid the groundwork for this thesis in 1959, claiming: "The more well-to-do a nation, the greater the chances that it will sustain democracy." This process operates, Lipset theorized, where development expands levels of literacy, schooling and media access, seen as essential preconditions for mass participation. Economic growth also broadened the middle classes, reduced extreme poverty, facilitated intermediary organizations in civic society, and promoted democratic values. During the early 1970s, Dankwart Rustow reinforced the argument that the transition to democracy could be attributed to economic development and societal modernization, as predicted by measures such as newspaper circulation, radio and television ownership, as well as per capita energy consumption, literacy, school enrollments, urbanization, life expectancy, infant mortality, and the size of the industrial workforce.

McCaughey and Ayers (2003) mentioned the impact of television broadcasts of peaceful black American civil rights protesters being taunted and put down by force, the pro-democracy dissident refusing to move out of the path of the tank in Tienamen Square, the coverage of civilian pain during the Viet Nam war. It is much easier for the state to control a population when the people receive no information other than what the state decides.

Pammet and LeDuc (2003) provide Canadian evidence for the link between media consumption and voting:

Once again, when general media consumption is investigated... the voters are more active. They are more likely to read newspapers, listen to news or current events shows on the radio, watch the news on television, and surf the Internet for information than are non-voters.

Some TV programs may have replaced the shared cultural stories that people in the same village might have shared. They provide a context to discuss issues such as sexuality, racism, physical and emotional abuse, addictions, and many more topics people might be reluctant to raise outside of a context such as this. While I worked at the Canadian Research Institute for the Advancement of Women (CRIAOW), I met a delegation of women from a coalition of Nicaraguan women's organizations involved in the making of a popular soap opera dealing with issues such as violence against women. Some people, particularly middle-class women in North America, join book clubs. They socialize at each other's houses over food, with the book of the month providing the focus of conversation. However, people's personal stories, feelings and beliefs emerge, allowing the book club members to get to know each other. Book clubs build social capital. However, because of literacy and class issues, many people are not comfortable with book clubs and would never think of joining one. However, they may watch the same TV programs as the people they work with, go to school with, or meet at a party. Particularly because so many people have very little in common in a heterogenous, urban society, where people talk about the weather to institute something in common, an initial social

contact, television becomes the next step. “Did you see X last night?” “No, I hate that show. I watch Y.” “Oh, I like Y too. What do you think of Z leaving the show?” etc.

Far from being spurious, this type of conversation is not so much an exchange of information as the establishment of common ground, indicating that each party is willing to engage in social banter with the other. This relationship could be maintained at this first level only, or become deeper. Although someone who knows how to make chit-chat can always find an opening line, most people find it difficult to initiate conversations with strangers. TV becomes a useful social tool. It is not too personal, almost everybody watches something at some time or other, but it has the potential to lead into a deeper exploration of the other person’s views, interests and personality. People may even decide on the basis of the conversation about TV whether a deeper relationship with the other person would be desirable or not.

Television programs such as the CBC’s ground-breaking series *North of 60* introduced many Canadians to the full range of human personalities in a fictional northern Dene community, and also was a vehicle for First Nations people in Canada to see themselves reflected as part of Canadian society. With drama and some humour, it covered issues such as violence against women, alcoholism, residential schools, racism against First Nations, internalized racism, unemployment, good and bad First Nations governance, tensions with police, oil exploration on Aboriginal land, the impact on Aboriginal hunters of fur protests, and Dene traditions among many other things. However, there are many

higher-rated programs which do not promote understanding, and in fact, further entrench stereotypes.

Canadian television is regulated by the Canadian Radio and Telecommunications Commission (CRTC), which among other things, ensures broadcasters meet certain standards. The CRTC has been credited with the success of the Canadian music industry, with its Canadian content regulations that ensured that radio stations would play Canadian music at least some of the time. The issue of government control over media is a controversial one, as it slides into issues of freedom of speech.

Government funding of cultural products such as television programs and film is another way that certain types of programming, such as pro-social children's programs, are made. The Canadian Broadcasting Corporation (CBC), national TV stations in English and French, as well as national radio shows in English and French, has a mandate to strengthen Canadian identity.

Television is here to stay. Although some people can probably be convinced to throw out their TVs, it is neither necessary or even desirable from a social capital point of view that they do so.

4.3 Communities of interest

Specialized communities of interest are great ways of building social capital among people who share that interest. However, the sheer variety of interests in urban,

industrialized societies may give neighbours less in common than they may once have had.

I asked as a part of the member interviews whether people felt a sense of belonging to family, friends, co-workers, neighbours, a faith community, any local newspaper, the Centretown neighbourhood, the City of Ottawa, groups, organizations, teams, or people they met on the internet. I then asked an open-ended question about whether there was anything I left out that gave them a sense of community or sense of belonging. I received an astounding number of answers (29) from 25 people. These are a sample of the less surprising ones, because they involve groups of people to whom the member had formed a bond: school, fitness group, medical staff (from a member who was ill), an alumni group, and a book club. The more surprising included:

- Watching sports. One member was keen on baseball and felt an affinity for acquaintances and strangers who also liked baseball. For another it was cheering the Ottawa Senators. This gave him something to talk about and a goal in common with many other people he didn't even know in Ottawa.
- Not the neighbourhood itself but events in the neighbourhood. One member said garage sales gave her a sense of community. Another mentioned feeling a sense of community when looking at posters stapled or taped to telephone polls. I did not pursue this but I suspect it may be that this gives the member knowledge of what's going on locally, so he feels "in the loop".

- Going to the cinema gave two members a sense of belonging. Another member said going to the theatre gave her a sense of belonging. A fourth member felt a general sense of belonging to the arts community in Ottawa. A fifth talked about the work of artists (musicians, writers, painters) giving her a sense of belonging. Another derived a sense of belonging specifically from books. These members did not just draw a sense of belonging from being with other people, but from beauty, creativity, ideas, and perhaps shared exposure to the same cultural materials. In the case of film, theatre and books, it is also possible that people can develop a sense of affinity with fictional characters.
- Along a similar line, one member cited CBC Radio (national public broadcaster) as giving her a sense of community. I mention this separately, because CBC Radio has a mandate to promote Canadian culture, and is a source of information for Canadians about themselves and other Canadians, no matter what their geopolitical point of origin. I believe CBC Radio may be an important tool in building social capital in Canada.
- Other members mentioned places which gave them a sense of belonging: a local pub where one member frequently ran into friends, other businesses in the local area such as Hartman's (grocery store), Boko Bakery, Mayflower Restaurant, and TD Bank (one of Canada's major banks with outlets everywhere). What was important with the businesses was not whether they were locally owned, but whether they had low staff turnover and returning customers. One member specifically mentioned: "I see and recognize people who work there and who are

regulars.” Good business practices, such as good wages, fair treatment of employees, good value for money, can be factors in creating and maintaining social capital in the retention of employees and customers.

- One member identified people with the same music interests, even if they were strangers. In other words, this person felt a sense of belonging with other fans of the same musical groups, wherever they were in the world.
- One of the most surprising answers was someone who said that celebrating the National Day of the Czech Republic with local people gave her a sense of belonging. I found that startling because the member in question had no Czech heritage. Ottawa has a number of festivals celebrating ethnic traditions, of which the Greekfest is probably the largest and the longest (spanning several weeks) and has marketed itself to non-Greeks as well as those of Greek heritage. It had not occurred to me that people with no affiliation to an ethnic group might develop one simply by regular attendance at events associated with that group.
- Another response that took me off guard at first made immediate sense to me, even though I have never seen this mentioned in social capital literature. Two members said nature gave them a sense of belonging, specifically: walking by the canal, walking by the river, and enjoying green spaces in Ottawa. One said, “I’m very connected with nature.” The sense of belonging these members were talking about seemed to be at a spiritual level. The planet Earth is something every human being has in common. Perhaps connection to Nature is a possible way to

connect a diversity of people? Perhaps celebrating and protecting Nature could be something that might unite people in a common goal?

Pets can be a facilitator of social capital formation. Dog owners must walk their pets outside on a regular basis. When the dogs sniff each other, the owners may meet and chat. Pets may give people something to talk about and something in common. A Shefford member said:

I know all the cats in the neighbourhood.

If we have choices to associate with people we have things in common with, does this mean we lose the skills to sort things out with people we may not have much in common with, such as people who are much younger or much older than we are, or people with different political beliefs? A Shefford member gave this opinion in the interview:

Grandpa's seen a picture of his baby on the internet, but hasn't smelled his baby or touched her hair. We need fireplaces going and big pots of soup and people sitting on the floor. People can say, 'You bug me,' but at least it would be face to face. Or put on the boxing gloves and go to the parking lot.

Then again, there have always been feuds and disputes between clans, tribes, families, family members and neighbours. Many of the world's ancient and epic stories are based on plots such as this. Attitudes that place allegiance to family, community or country above fairness and human dignity may not have positive outcomes.

Most studies of "communities" have focused on ethnocultural or geographic groups.

Community has been a boon to people of minority sexualities, to feminists and activists of all kinds that enables them to feel that they are not alone, crazy or otherwise defective. In these cases, it provides a positive narrative and identity for people who feel a sense of belonging to these groups that they may not necessarily receive from the larger society.

Communities of interest have particularly served to provide a sense of community for people who may not feel accepted in the mainstream. Whether the outcomes are positive or negative for the individuals and society may depend on the interest. Al Qaeda videos, for example, provide a community of hatred and a shared ideology to use violence in the achievement of political and religious goals.

Communities of interest are proliferating in urban, industrialized societies, which give many people interests in common across rigid group memberships and territorial boundaries. The downside is that they can also provide spaces for the promotion of destructive activity, or give neighbours less in common and less incentive to get to know each other because they are each pursuing their own interests. The time spent in communities of interest may be rewarding to those partaking, but also leave fewer people with the time to interact with neighbours who do not have well-developed social skills. People can be isolated even when surrounded by others in an apartment building or geographic community, because others may be preoccupied with their own lives. Communities of interest themselves are not necessarily the problem, but certainly more

outreach in terms of neighbourhood events and to isolated individuals could be a way of circumventing some of the more negative effects. Nature and care for the earth as a growing community of interest may even have the potential to become a positive and uniting force.

5. The potential of Canadian housing cooperatives for building social capital, if changes are made

The Shefford Heritage Housing Co-operative is part of an historical co-operative movement with its origins in Rochdale, England in 1848. The Rochdale Pioneers, as they have come to be known, were working class people in northern England whose entire existence depended on factory owners who underpaid them and sold them overpriced basic goods. As an alternative to a capitalist model, they set up the first consumer co-op and brought goods in to sell at cost to working class members (ICA 2008). Their vision was replicated not only into housing co-ops, but funeral co-ops, agricultural co-ops, financial co-ops (credit unions), insurance co-ops, transportation co-ops, child care co-ops, manufacturing co-ops, and almost every field in which lower income people were being exploited or their needs not met.

Social capital is not a panacea for people living on low incomes, but it certainly is helpful in developing a political voice and gaining resources.

For instrumental goals, the collectivity is in need of other and better resources; internal social capital may not be sufficient. There is a need for the collectivity to reach out for such resources. In this case, further analysis may be conducted for

the collectivity's connections to other collectivities and social units (e.g. organizations and individuals) and for the diversity of resources embedded in these other collectivities.... (Lin 2008: 63)

Housing co-operatives can serve a function as a voice for collectivities of mainly people living on very low incomes.

Possessing a high level of social capital enables members of any community to act collectively for achieving diverse common goals. Agency is required, however, to help them select goals that are feasible and likely to be achieved, given the constraints and opportunities available within their institutional environment. Agents who have regular contact with state officials and market operators and who are familiar with their procedures and practices can help villagers organize themselves in ways that are more likely to succeed. (Krishna 2002: 9)

Associations such as the Co-operative Housing Federation of Canada (CHFC) and the Co-operative Housing Association of Eastern Ontario (CHASEO) are progressive in terms of promoting the equality of all peoples and an ethic of care for one's neighbour, provide educational opportunities for co-op members to enhance their skills and knowledge, provide opportunities for members living on low incomes, recent immigrants and refugees, people with disabilities and racialized peoples to take on key leadership and decision-making roles within the co-op housing movement, and engage in the political mobilization of co-op housing members during elections in support of affordable housing, as well as between elections in terms of lobbying for better policies for co-ops. These associations can help co-op members engage in the political process, members who might otherwise have never known how to approach decision-makers, lacked the resources to do so convincingly, or not had the skills, confidence or motivation to do so.

As such, co-op housing associations act as mediating structures between co-op members, the majority of whom are people living on low incomes, and political structures.

Mediating structures are the framework of civil society which, according to German social scientist Ursula Nothelle-Wildfeuer, can be characterized as the transition from a 'looking-on society' to a 'join-in society'. (Braun and Castor 2004: 55)

When co-ops function well and are responsive to members' needs and voices, they may be able to facilitate positive experiences in working with others, and influence members to believe that trying to change societal institutions is possible. Another way in which housing co-ops facilitate the creation of social capital is by physically bringing a diversity of people together to live in one place. Uslaner's research showed that it is not the heterogenous nature of societies that creates mistrust, but geographic isolation of groups (2008). Another potential benefit that housing co-ops, when functioning well, can offer is a sense of belonging, including for people with disabilities.

'Belonging to' or 'being included in' a community confers special status. To belong simply implies that one is a citizen of society, not marginalized or ignored. In the context of the economy, inclusion means that one is a contributing participant. Both are related; but this ideal presently exceeds the reach of Canadians with disabilities. (Hum 2004: 40).

Many co-ops have units accessible to people with physical disabilities. Co-ops are also home to a number of people with developmental delays or mental health conditions. The co-op housing movement in Canada has made efforts to be inclusive, and has elected a number of people with disabilities to leadership positions. Each co-op interviews and

chooses members, so each person with a disability living in a co-op was chosen by their neighbours to become a co-op member.

Co-ops can also offer practical help. The co-op housing movement offers a scholarship to people living on low incomes who wish to pursue a formal education. Any member can take a free Board Basics workshop, and with or without this workshop, can run for the Board of Directors. When I was younger, I was pleased to be able to include on my CV that I was on the Board of Directors of a not-for-profit organization (the Shefford) with assets of then \$3 million (now \$5 million).

Co-ops can provide a training ground for leaders, for learning about finances, administration, and management. Because members are supposed to get to know each other and work together, which happens sometimes but not always in ordinary apartment buildings, they are more likely to form links with different kinds of people who can then share resources and job information. By participating in running a co-op, recent immigrants and refugees can gain Canadian experience and references, which are key to successfully seeking paid work. This answers Rothstein and Stolle's skepticism about how voluntary organizations are able to increase social capital, and is well in keeping with the following analysis:

Briefly, participation in the non-political arena of voluntary associations increases one's level of resources – resources that can be put to use in the political arena. That avenue is particularly attractive to individuals who are otherwise resource poor, or, in other words, have little opportunity to improve their skills because

they work in routine jobs without options to learn social or communicative skills. (Verba, Schlozman, and Brady 1995: 330 as quoted in Rossteutscher 2008: 211)

The co-operative movement has even been credited with being the forerunner of state-wide welfare programs:

Self-help, by the way, is not only a phenomenon of the advanced industrialized societies in the late 20th century. It can be observed, for example, in the early days of the industrial revolution to cope with deprivations. The health insurance project – today one of the symbols for the welfare state and institutionalized professional help in Germany – has its roots in worker's self-help insurance, self-organized associations every member frequently paid a special amount of money in order to support members who had grown ill. (Jacobs 2004: 36)

This is how the Co-operators, now a large market-based Canadian insurance company, began. Before government crop insurance was implemented, the Co-operators was a farm and crop insurance co-op. Individual farmers joined the co-op, paying a much smaller fee than to market-based insurance companies, and covered each other's losses in the event of disaster. Co-ops can show governments that a scheme can work, which governments can then take as models and implement on a wider scale.

Co-operatives can continue to set an example for how the state and societies could function better, if they can work out their own problems. However, the current challenges are great, and although housing co-ops benefit some members, as the results show, remaining barriers to inclusion and social capital creation can serve to further marginalize some members. Detail about what would need to change in both policy and practice to enable housing co-ops to live up to their full potential is given in Appendix E.

6. Conclusion

This chapter on building social capital in diverse populations is essentially a recipe for basic social and economic inclusion. Nobel Prize winner for Economics, Amartya Sen (2001: 74) stated that an inclusive society is:

...characterized by...a widely shared social experience and active participation, by a broad equality of opportunities and life chances for individuals and by the achievement of a basic level of well-being for all citizens.

There is no doubt that many challenges exist in building social capital in diverse, urban, industrialized populations. Some strategies that can mitigate the challenges include: creating free neighbourhood conflict resolution centres, which would offer mediation services, referral to other community services, and free communications skills and conflict resolution skills workshops and certification; building social and economic inclusion through literacy, universal programs, and respectful services; building an ideology of inclusion through consultation with excluded groups about how this might be achieved; investing in early childhood development so that every person has the best chance to develop good social and communication skills to their full potential; promoting mental wellness; promoting pro-social television programming; and outreach to isolated individuals and groups.

Some of the social capital infrastructure is in place. However, just like roads and bridges, social infrastructure needs to be updated, replaced, and needs solid investment to prevent crumbling and damage to people. A good social infrastructure should reduce economic

inequalities, build bridges between groups with different backgrounds, and ensure everyone has a valued place.

The frequent cry of governments is that we need data, evidence, about the effectiveness of such policies. We have evidence and data, of which the OECD's *The Well-Being of Nations: The Role of Human and Social Capital* (2001) is merely one example. Now we need to build public support for these measures to the degree that it affects public discourse and voting behaviour, because the evidence that is most convincing at the political level are polls and ballot box results.

Chapter 7: Conclusion

1. Introduction

In its review of social capital literature, the OECD (2001: 4) found that people's social networks were important to their outcomes in many different facets of life, and important to society as a whole:

Research links social capital, and access to such capital, with:

- improved health – for example, one study shows that social connectedness is associated with a reduced risk of Alzheimer's disease;
- greater well-being according to self-reported survey measures;
- better care for children; for example, the social connectedness of mothers has been shown to reduce the risk of child abuse and social problems among children and teenagers;
- lower crime; neighbourhood trust is associated with lower crime rates;
- improved government – regions or states with higher levels of trust and engagement tend to have better-quality government.

This dissertation research attempted to enhance understanding of social capital by investigating its elements using multiple, interdisciplinary methods, and examining the potential of housing cooperatives in Canada to create social capital.

The focal point of this dissertation research was a case study of the Shefford Heritage Housing Co-operative in downtown Ottawa. The co-op members are socioeconomically

diverse. Sixty percent were living on incomes low enough to receive a housing subsidy. The co-op was diverse in terms of race, ethnicity, language, immigration status, sexual orientation, age (range from 3 to 90 years old), abilities, family status, and health status. The co-op at one point had an AIDS housing policy, which reserved two units for people living with AIDS. As in any community, there were also members living with mental illnesses and addictions.

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

More than half of Shefford members were asked about hours of participation inside and outside the Shefford, standard social capital measures about voting, trust, social networks, television watching, newspaper reading, as well as sense of belonging, sense of influence and self-esteem. In addition to the quantitative data collected, research participants were also asked why they did or felt as they did, asked open-ended questions about their experiences at the Shefford, and asked what suggestions they had to increase participation and get members to get to know each other better.

The research yielded interesting findings, which could perhaps lend itself as a model for a much larger study. The contributions made by this research to theory, policy and practice

are outlined in the second section of this chapter. The third section contains my reflections on the research, including possibilities for further research.

2. Contributions to theory, policy and practice

Social capital researchers Haddad and Maluccio (2000: 2), working in Africa, summarized the means by which theorists believe social capital has a positive effect on a household's income and material resources:

Three recent empirical economics studies of social capital [Narayan and Pritchett, 1999; Knack and Keefer, 1997; Grootaert, 1999]¹⁴ posit similar mechanisms by which social capital affects household welfare. Borrowing primarily from the work of Coleman [1988], Putnam [1995], and Fukuyama [1995], the hypothesised mechanisms can be summarised as (1) reductions in the costs of transactions by improving information flows about new opportunities and potential shocks, improving the diffusion of innovations, and improving knowledge about the comparative performance of local government agents; (2) promotion of consultative decisionmaking as well as collective action that minimizes negative externalities and promotes the production of public goods; and (3) fostering of time-sensitive exchanges for mutual benefit by developing norms of civic behaviour, trust, and reputation dissemination. Moreover, as some of these time-sensitive exchanges might be triggered by a crisis, social capital may serve as informal insurance.

In other words, social capital works as a vehicle of information-sharing, decision-making, working together on common goals, knowing whom you can trust without having to resort to the time and expense of writing and enforcing legal contracts, and providing/sharing support in terms of material goods in a time of crisis. I add to that an emphasis on the value of psychological support that good quality social capital provides. I

¹⁴ The original uses square brackets. In this particular quotation, square brackets are not an indication of any addition on my part.

would extend the analysis by claiming that knowing you can rely on people for material and other resources reduces the stress and uncertainty of life, that sense of belonging promotes mental and physical well-being, and that these have a positive physical as well as a mental impact that affects one's ability to gain income and material resources.

Some major mysteries remain within social capital theory. For example Putnam (2000: 186) documented statistically that "Education ... is an extremely powerful predictor of civic engagement" and that this "pattern applies to both men and women and to all races and generations." Why then, when there is a much greater proportion of people with higher levels of formal education in the world, especially in industrialized countries, than there has ever been in the past, would people become *more disengaged*? Clearly education is interacting with other factors, perhaps time pressures, feelings of alienation and non-acceptance by governing structures, the perceived futility of becoming involved, preference or need for entertainment to alleviate stress, or less sense of belonging to one's locality. Social capital is a complex concept with many possible inputs. With this research, I am taking social capital in the opposite direction than most theorists. Whereas the drive in current social capital theory is to simplify and measure, I believe it is more important at the moment to try to fully grasp the complexity of the nature and effects of people's social networks, and what are the interactive effects of a wide range of social, political and economic variables on both the networks themselves and their use.

Some measures and concepts are used unproblematically in much social capital research. Assumptions are made about poverty and diversity that are not warranted. Measures can be overly quantitative without taking nuance or qualitative explanations into account. For example, most of the participants in this research found the trust questions from the World Values Survey confusing. Many were hard-pressed to say whether they trusted people in general or not, as their actual experience of trust was a good deal more nuanced. The majority said they trusted some people with some things, but not with others. They were more likely to trust strangers with small tasks and favours, but not with major responsibilities unless they knew the person.

Brain structures matter to human behaviour, although the environment and social learning influence and alter brain structures themselves. Today, there is a huge increase in the diagnosis of autism, a condition in which most children and adults have difficulty forming relationships and relating socially. Human beings are hard-wired to be social, yet this biological basis of forming networks and cooperating with others is being undermined in some societies in the world.

Although a number of scholars have linked the rise in mental illness and the stresses of modern life, I am taking this a step further to point out that the rise in mental illness is also a factor in the decline of social capital. If we want to create social capital, we need to dismantle or reduce the stresses and anxieties that are keeping many people from effective and constructive interactions with one another. As I found in my Shefford

experiment, this will take far more than providing opportunities for people to get together. A significant number of people need the skills and support to interact socially in a constructive manner. Early childhood is a crucial time for laying the groundwork for lifelong pro-social behaviour.

In urban, industrialized settings, time pressures and the range of choice about how to use one's time (if one has the appropriate resources) are perhaps unprecedented in human history. Time itself has become a precious resource. Just as some people may not invest enough in their own health, some are not investing as much as they would like in their social networks. In a city of mainly strangers, how does one know who to trust? Most social capital theorists answer this question with an assumption that people behave according to whether or not they exhibit generalized trust. However, trust can be relative, and change in certain contexts. What I contribute to social capital theory is something that is known in sociology, anthropology and social psychology. People evaluate each other on sight, and gage what kind of person they are dealing with through markers. They may include clothing (clues to income, gender, culture), skin colour (race), mannerisms (class, gender, culture), skin texture and hair colour (age), and many other markers. People tend to then fit the stranger into a pre-existing cognitive schema, which then affects how much they would trust the person, and how they will interact with the person. This important insight from these disciplines *must* be incorporated into social capital theory. I have named it "status capital", the status evaluation that is made about a person which then facilitates or impedes their ability to form a connection with certain others.

An intersectional feminist analysis of trust is helpful in identifying problematic issues, such as why should First Nations, Inuit and Metis peoples trust governments who have continually oppressed and betrayed them? Why should women and children trust men, when they are at risk of sexual assault? Why should developing countries trust industrialized countries, who offer them high interest loans and aid tied to trade? Most social capital theorists view the issue of trust unproblematically, and assume that the more trust the better, regardless of whether the governments or institutions or people in question are actually worthy of trust.

Although Canada is a democracy, many Canadians feel alienated from their national government. Democratic structures are not enough, either in a country, or in a co-op. People have different abilities to engage in the political realm, to read and understand legalistic and technical documents, to speak and write, and to influence the ideas of others. Governments, and some co-op boards, are more interested in convincing citizens and members of what they have already decided, rather than engaging in meaningful consultation. It is easy to become derailed by strong and controlling personalities, which then influences what people think of actual issues being decided. The time is ripe for rethinking political structures of all kinds, to make them more respectful and responsive.

This thesis challenged the concept of norms, as used in current social capital theory, by showing how people living in the same building, of the same ethnicity, same income background and same gender can have different norms. “Norms” are used in a very

nebulous way in social capital theory. There are many different norms that exist in any given society. Some are encoded in law, but some people do not share them (for example, in the case of marijuana) and do not abide by them. Other “norms” are enforced to a greater or lesser degree through social disapproval. However, social context matters. If you are a transgender person at a Conservative Party meeting in Lethbridge, Alberta, you may not feel as accepted as when at an GLBTQ meeting in the same town, or at a political meeting in downtown Toronto.

It is a lost cause to think we can ever get all 37 million people of different ethnoracial, linguistic, economic, age and political groups in the second largest country in the world to ever share exactly the same norms. Interracial, interethnic and interlinguistic marriages are a fact of life in Canada, particularly in large, urban centres. Not all members of one family living in the same household may share all of their norms, even if they share a race, ethnicity, religion and mother tongue. What people believe may also change over time and within different contexts. What we can do though, is ensure there are free, accessible community-based mechanisms to help resolve conflicts and to hold learning sessions on constructive communication and conflict resolution.

This chapter also outlines through autoethnographic data and case studies, how social capital can be formed and used by both individuals and organizations. It postulates that people’s worldview, beyond generalized trust, may also be a key factor in facilitating or blocking social capital formation. How people feel about themselves, the organization

and their role within the organization affects how much they are willing to participate and give.

In this study, I developed an analysis of social capital “winners” and “losers” in which some people today are better networked today than they would have been in the past, improving on both the quality and quantity of their social resources. However, many people have also been left behind that might have been better taken care of in the past, and remained part of a community. My dissertation research at the Shefford Co-op allowed me to identify what may be a significant factor in the decline in social capital: the changing societal context around the creation and interaction with mental illness or developmental conditions. People who today are diagnosed with schizophrenia, autism, depression, anxiety, obsessive-compulsive disorder, fetal alcohol spectrum effects, and so on are people who might still have been members of human communities of the past,¹⁵ but who are more easily avoided today in urban, industrialized contexts, particularly by people with economic choices. In addition, some may be marginalized from the paid workforce.

¹⁵ There was also significant and brutal repression of people living with mental illness and developmental delays in the past. However, depending on the severity of the illness or condition, and the family and community, many people were still able to make economic contributions through farm or other manual labour, occupations which have undergone dramatic reduction in the past 150 years in industrialized countries.

Social capital “winners” include literate people with internet access who can network in communities of interest and identity across international boundaries. This group includes some (not all) people from groups that are historically and currently marginalized, such as people living with mental illness, people identifying with a minority sexual identity, people who are politically active in social movements, and younger First Nations and Inuit, particularly those in remote communities. However, for members of any of these groups, the greater potential access to others cannot necessarily overcome the social and economic circumstances of their lives. Much of this access remains a potential. Of course, most social capital winners are those who had power and networks before the advent of the electronic age.

Social capital theorists assume that the more mixed a community is in terms of income, race or ethnicity, the lower the social capital. This is borne out by empirical evidence in the US and Europe. Alesina and La Ferrara (2000) studied the social capital and participation rates of communities throughout the United States, and classified them demographically in terms of how ethnically and/or racially mixed they were, as well as mixed in terms of income. They found:

The propensity to participate is of course influenced to a large extent by individual characteristics, but it also depends on the composition and degree of heterogeneity of the community. In the theoretical part of this paper we show under which conditions more heterogeneity in the population leads to less social interaction. We then explore the evidence on US cities and that income inequality and racial fragmentation are strongly inversely related to participation. Ethnic fragmentation also influences negatively participation, but less than racial fragmentation. The groups that are more affected by heterogeneity are those in which members directly interact to a significant extent, and in which excludability is low. Also, in

accordance with our model, we found that the individuals who choose to participate less in racially mixed communities are those who most vocally oppose racial mixing. (28)

Other social capital theorists have used this study to support the conclusion that racially, ethnically and socioeconomically mixed communities are more fragmented and have less social capital. However, I see something else that is important in this study: *the individuals who choose to participate less in racially mixed communities are those who most vocally oppose racial mixing*. This is not simply an issue of staying away from the Other, but of active and vocal adherence to an ideology that defines some groups as Other. What of communities in which the most active and vocal ideology is one of equality? Can ideology lead to increased social capital, the same way that ideology in Alesina and La Ferrara's study was a factor in low social capital? This is an interesting point for co-ops, as the co-op housing movement actively promotes equality and respect across income, race, ethnicity, ability, gender and sexuality. It offers workshops, publications and videos in these areas and this commitment to equality is reflected in the board of directors of organizations such as the Co-operative Housing Association of Eastern Ontario.

Diversity is not the barrier to building social capital and fostering inclusion. Racism and other forms of exclusion are the problem. Canadian research has documented racism in housing, employment, law enforcement, and the judicial system (Satzewich 1998). Where people feel comfortable, welcomed and accepted, the majority participate and develop a wide range of relationships. The assumption in industrialized democracies is that

immigrant communities are self-segregated. I would theorize that the more racism is prevalent in a given society, the more segregated targeted populations “choose” to be. It’s understandable why a family would not want to move to an area in which they are hated, feared or mistrusted by their neighbours, even if they do have the financial resources to move there. Racism in education and employment, of course, also has an impact on how much financial capital the majority of group members are able to accumulate.

The “diversity problem” in social capital theory should be reconceptualised as “racism and other exclusionary ideologies as a barrier to building social capital”, focusing on the perceptions of dominant groups about non-dominant groups, and the internalized negative perceptions of non-dominant groups against themselves.

Social capital theory will be of no use to anyone if it becomes a rarefied roundabout discussion trying to strip complex human motivations, emotions and behaviour down to simplistic equations. Social capital theory is still at a stage at which we are trying to understand what social capital *is*. We need to look at it, and related concepts, from as many different perspectives as possible.

As explained in chapters five and six, there is no doubt that many challenges exist in building social capital in diverse, urban, industrialized populations. Some strategies that can mitigate the challenges include: creating free neighbourhood conflict resolution centres, which would offer mediation services, referral to other community services, and

free communications skills and conflict resolution skills workshops and certification; building social and economic inclusion through literacy, universal programs, and respectful services; building an ideology of inclusion through consultation with excluded groups about how this might be achieved; investing in early childhood development so that every person has the best chance to develop good social and communication skills to their full potential; promoting mental wellness; promoting pro-social television programming; and outreach to isolated individuals and groups.

This thesis also makes an original contribution by examining housing co-op policy and practice in Ontario, and makes detailed recommendations in Appendix E about how to ensure co-ops better meet the needs of residents. These suggestions would reduce the administrative burden on individual co-ops through a centralized management agency which would also be responsible for member training, education, and conflict resolution. A greater capacity building focus could be made possible by expanding funding base for housing co-ops, so they could access capacity development funds.

3. Reflections on the research

Fine (1994) sympathetically posited that researchers engage in impression management for the sake of their own reputations and careers, often glossing over the problems and dilemmas they experience in research, particularly if these do not show the researcher's decisions or actions in a positive light:

In discussing the 10 "lies" of ethnography, I emphasize that all workers are caught in a web of demands that compel them to deviate from formal and idealistic rules.

Many researchers now advocate complete disclosure of and reflection on aspects of research that are personal to the researcher, in order to better understand the research process, and help others.

This section is of particular interest to scholars who study the personal impact of research on researchers and the impact of the experiences and personal characteristics of researchers on the research. The first subsection addresses some aspects of the dialectical relationship between the researcher and the research, particularly how my own experience shaped the insights and results. The second subsection discusses possibilities for further research.

3.1 The dialectical relationship between researcher and the research

My insights during this research were profoundly influenced by my becoming a mother during the process. When my daughter was two years old, she would bite and kick and scream at her best friend at daycare, and within a few minutes, play with him cooperatively and give him toys to cheer him up when he was sad. She and her other little friends were human beings in the rawest form. Motherhood was an eye-opener for me, as someone who had always lived "inside my head." It is profoundly physical, tactile, emotional, and involves a lot of cleaning of someone else's endless biological fluids. It

involves shaping the behaviour of a small someone who is a bundle of energy, emotional and physical needs. I noticed my daughter learning things without being able to grasp them intellectually or having the capacity to challenge their validity because of her early developmental stage. Much of what she was learning was being encoded at an emotional level. For someone with less than three years of experience of life and the world, anything seems possible. Although the time will come when she will be able to intellectually challenge the ideas and behaviours I was helping to shape in her, I predict it will be extremely difficult for her to eject them completely from her psyche.

I also saw the profound influence of different child care approaches in promoting (or not) pro-social behaviour and a sense of belonging. My daughter's first child care centre, a parent co-op, was very good quality. It had small staff-child ratios, and each day began with circle songs where everyone repeated everyone else's name. In her second child care centre, it took my daughter a long time to learn the teachers' and other children's names because there were no games to teach names or anything about the other kids. Names were called out (passive) rather than having children say each other's names. Forty children played together in one room. Whereas the first child care centre taught pro-social songs and games, I walked into the second while the children were dancing to *We are the Champions*.

I also gained some insight into how early in life internalized oppression is implanted. The following is a very simple example of internalized oppression that occurred during the

course of this research: At age four, my daughter had rather wild-looking, curly, Mediterranean/Middle Eastern type hair which most people commented on as beautiful. However, two little girls in her junior kindergarten class, including my daughter's best friend, told her on an almost daily basis that she wasn't pretty because of her hair. Did these little girls have straight blond hair? No, they both had African-type hair. They had apparently learned from an extremely early age that their own hair was unacceptable as it was and had to be straightened, controlled or hidden. As my daughter also had curly hair, they tried to pressure her to do the same as their parents and caregivers did to them.

Although the roots of the oppression itself is firmly in the dominant society looking down, it is often propagated in practice by people in subordinate groups who have internalized the negative messages and try to get other members of their group to conform also to these messages. Sometimes, members of subordinate groups believe that they are promoting these views or activities to their own children and others for their own good. Examples are the role of mothers, grandmothers and aunts in the now defunct practice of Chinese foot-binding, which they thought would make middle-class and upper-class daughters more marriageable at a time when marriage was a woman's only way to make a living. Perhaps the mothers of my daughter's friends (one of whom straightens her hair and the other one of whom binds it) believe that one is more likely to find a job if one does not have a big Afro. And perhaps they are right. The mothers are responding to a racist structural reality. However by telling their daughters their hair is ugly, the daughters are now receiving this message not only from outsiders, but from the people

they love most in the world, at a time in their development which pre-dates rational thinking.

There *are* ways to deal with racist, sexist, classist and other realities without telling kids that somehow the fault is with the way they are. During the course of this research, I was hired as a consultant to complete five projects for Pauktuutit Inuit Women of Canada. Most of these projects involved either violence against women or child sexual abuse. One of the major components, not necessarily identified as such, was resilience to racism. It involves building a positive identity as an Inuk, which provides some mental armour when dealing with messages that one is inferior or one simply doesn't matter.

On another note, I experienced some of the situations described in the research, for example, research participants feeling that they lacked the time to socialize or participate more. Trying to do paid work, parent and write a dissertation at the same time meant that I lost touch with many friends, except for contact maintained over the internet. I can write e-mails and Facebook status updates while in my pajamas. Going out means looking presentable, and inviting people over means corralling the dust bunnies into the garbage. The following is an example of lack of time, particularly for self-care: During the course of this research, I subscribed to a stress management e-newsletter which arrived in my inbox every week. I accumulated several years' worth of these newsletters and did not have time to read them.

I received an immense amount of support from an online group called Academic Ladder, in which I was placed with a group of mothers who were working on their Ph.D. dissertations. For most of us, these other women spread out across the United States, Canada, Britain and Italy were the only people who could understand the particular pressures of balancing babies and theses (or feces and theses as a member suggested). Some of us from the group met face to face and two discussed co-authoring an article.

From June to August 2005, my life and research intersected in a major way. I designed the fourth year Canadian Studies seminar I was scheduled to teach in winter 2006. Planning the course curriculum for “Communities in Canada” was very useful for my thesis research. I looked at concepts and definitions of community, community dynamics and development, and social capital theory. I looked for practical examples of specific Canadian communities based on racial/ethnic, religious, linguistic, geographic, occupational or other affiliation, communities of shared interests or beliefs, including ecovillages and social justice communities, and communities of the marginalized (prison inmates, drug users, Vancouver’s Downtown East Side, etc.). I focused on diversity within communities (gender, sexual orientation, ability, political belief, etc.), as well as overlapping communities/identities and their dynamics (e.g. being a lesbian in the military). I looked for information about how communities are defined internally and externally, and how these interact, as well as assimilation, integration and transformation.

In the original, too-long version of this thesis, I mentioned a federal immigrant and refugee integration program called Host, which matches newcomers with Canadian individuals or families (including former newcomers). My friend's mother was a Host for a Kurdish refugee family from northern Iraq. After she died, my friend continued the relationship, which did become one of mutual help. I became briefly involved in helping my friend move furniture out of the newcomer household, stayed for dinner, helped the eldest daughter with a school essay, and kept the mother company as she had a bad back and was confined to the couch. The family of seven lived in a three bedroom social housing unit: the mother and girls all slept in one room, the father and boys in another room, and the eldest son had his own room in order to work on his university studies.

There are many cultural details I learned within a short period of time, such as eating dinner on a carpet on the floor, not grabbing the bowl of soup in front of me because it is in fact sauce for the chicken and is for everyone, and so on. At one point the mother attempted to convert me to Islam, because she liked me. However, the more profound experiences I was left with were what the eldest daughter said when I asked her what she liked best about Canada. I was helping her with a school essay on that topic, and she didn't know where to begin. The first thing she said was that she felt safe in Canada, that the planes with bombs wouldn't come and destroy her house, which is what happened in Iraq. The family members now laughed together about how the eldest daughter, then much younger, screamed and refused to get into the makeshift bomb shelter near the house because she was afraid there might be a snake in it. They laughed about the mother

frantically trying to save the yoghurt in the house while bombs exploded around her. The family had also spent two years in a refugee camp on the Turkish border where the father had been tortured by Turkish authorities. This really is bridging social capital, when people of very different backgrounds and experiences learn about each other and form a bond of friendship and mutual aid. When people connect on a human level, it is difficult to vote for policies which would disadvantage them.

The thesis research challenged me personally. It made me face the fact that I have some kind of pathological need to rescue, which is not necessarily pathological in the context of being a firefighter, disaster relief worker, or other job of that nature. However, it is pathological in the context of wishing that everyone could overcome the social, economic and familial oppressions they might have struggled with since early childhood, and develop greater social capital. It's a fantastic goal, but not one I am capable of achieving on behalf of others. All I can do is to try to help build mechanisms and processes to facilitate social capital development. The rest is up to the other people involved.

The research had a profound effect on me as a scholar and as a person, and my personal experience also affected the directions taken in the research. I found that the boundaries between my role as a researcher and my role as a Shefford member became blurred. The effects of the research on the participants is more difficult to assess. During the interviews, I asked the research participants for feedback about the research process. Of course, since they were talking to me, they may have been reluctant to say anything

negative about it. However, most participants seemed genuinely pleased to have been a part of the research, and cited some benefits to them and to the Shefford. This included being provided with an opportunity to think about one's own life and the Shefford in a different way, the opportunity to mine Shefford members for ideas on how to improve Shefford systems, and general comments about the study being helpful.

I find it's a good research because it gives you the opportunity to have a reflection about your life in the Shefford.

I think this study is a good idea. I think people have lots of good ideas.

I think this is a very good opportunity to bring to the surface participation issues in a systemic way. Participation will always be our Achilles' heel, the thorn in our side. Hopefully when little baby Athena is old enough to join the Board, we'll have figured it all out.

Some members also seemed to benefit in terms of self-esteem, finding out that they did have something valuable to contribute:

I was afraid [about doing the interview] because I didn't think I had anything to say.

I do not believe members such as the person quoted above would have participated in the research if payment had not been made.

Two research participants called the interview for this research "fun", and both seemed to be surprised by this:

This research has been fun actually. It's been interesting.

I think it's really fun.

I have come to understand that participatory action research (even pseudo-PAR, such as this study) contains many surprises.

3.2 Thoughts on further research

Every doctoral candidate ends up overwhelmed with a spectacular abundance of research and interesting questions arising from it. Although dissertations are several hundred pages in length, they must be focused on one question alone. Thankfully, the expectation is that the concluding chapter of a dissertation include all the research questions of interest that occurred to the candidate, but which the candidate was not able to pursue within the limited context of the dissertation.

As mentioned in the second chapter, the results are mixed about whether social capital is increasing, declining or stagnating in Canada, as some of the common indicators of social capital (voter participation, volunteerism, generalized trust, trust in institutions, crime rates, etc.) do not paint a consistent picture as they do in the United States. A greater analysis of what is going on with social capital in Canada and why would be valuable.

Measures of generalized trust are often used in the literature as a proxy for social capital. I agree that this is useful because I view it as a gauge of how much faith people have that others will help them, or at least, will not harm them. Research that would advance our

understanding of social capital could include measuring the short and long term impact of anti-racist awareness campaigns on generalized trust.

The association of generalized trust with social democratic governments is accepted in the literature, however, no one can say which comes first, generalized trust (causing voters to want to help others thereby influencing them to elect social democratic governments) or social democratic governments (which may make people feel more cared for and therefore more trusting of others). It would be difficult to structure a research project that could answer this question. Perhaps a longitudinal study attempting to correlate generalized trust and other social capital proxy indicators with political outcomes could be designed.

Does good public transportation promote social capital? Public transportation enables people to connect with each other and with services no matter what their location in the city. If used by people at various income levels, it also helps bring people in contact with each other. This would be particularly good for upper and middle income people to see the people whom they otherwise don't believe exist in large numbers. It may also promote generalized trust if people of various income levels spend time with each other without the presence of a role-related hierarchy (i.e. server-client, employee-employer) and without fear. I am thinking, in fact, of the Montreal metro and Toronto subway. Toronto and Montreal have lower per capita crime rates than many smaller cities in

Canada, such as Edmonton and Winnipeg. People of all income levels use the subway system.

In this dissertation, I put forward the idea that social capital is fluid. Although people with a great deal of social capital may also be able to maintain this stock over time, circumstances may change that could have an impact on social capital. It would be interesting to do a longitudinal study of the same research participants over time, periodically measuring their social capital by different means, and also taking their changing life circumstances into account.

Psychological/emotional help, listening, encouraging, and so forth is ignored or undervalued in every type of social capital study except those about social capital and health. A body of evidence now exists that establishes the value of social networks, psychological support, peer support in promoting more positive health outcomes.

However, psychological support is probably also an important factor in human capital formation – that is, education, skills, and workplace achievements. This would make for a fascinating area of study that could force social capital theorists to think beyond the socioeconomic status of people in one's networks as the only source of economic value.

A social capital study could take into account people's ratings of each individual in their social network in terms of how much psychological support they get, and track their social capital, mental health, economic circumstances over time.

Further research could also be undertaken to better understand the complex inter-relationship of social capital and internalized oppression. An interdisciplinary team of American researchers studied the association between a key social capital indicator -- attachment to community – among African American parents, and the presence of behavioural problems in their preschool-aged children. The authors recruited participants from a socioeconomically diverse set of neighborhoods, and measured attachment to community through scales assessing general sense of community and how well one knew one's neighbors. They found that the effects of social capital depended not so much on whether one was attached to the neighbourhood, but also to which neighbourhood one felt attached (O'Brien Caughy, O'Campo & Muntaner, 2003: 227):

In wealthy neighborhoods, children whose parent reported knowing few of the neighbors had higher levels of internalizing problems such as anxiety and depression compared to those who knew many of their neighbors. In contrast, in poor neighborhoods, children whose parent reported knowing few of the neighbors had lower levels of internalizing problems compared to those who knew many of their neighbors.

It might be interesting to see to study First Nations, Inuit and Metis populations in cities in Canada to see if this finding would hold true.

Yolande Bouka (2008) suggested more research is needed in the area of social capital and peacebuilding:

Indeed, there is a growing consensus in the peacebuilding literature calling for post-conflict efforts to go beyond the settling for negative peace and to move towards a more encompassing and positive peace, which involves aspects of social reconciliation. Considering that one of the main objectives of the international community's interventions in violent conflicts consists in rebuilding viable heterogeneous societies, I suggest an investigation of the dynamics between of

social trust, cohesion, and networks and other manifestations of social capital and collective action and efficacy in post-conflict societies.

Cox (2009) edited a volume about when social capital can be used to promote conflict, and when it can be used to promote peace. One section of the book deals with the former; social capital in the form of strong bonds within an ethnic group and the hatred or exclusion of other groups is a factor that fuels conflict. As violence erupts, only the losses and pain of one's own side are taken into account, fuelling further hatred and violence. That section also deals with social capital in Russian and Colombian organized crime, which causes conflict in the larger society. The second section of the book is made up of chapters which investigate situations in which bridging social capital has been used to resolve conflicts and build peace. The third section is made up of chapters which deal with the ambiguities and questions about social capital in peace-building, full of potential areas for further research. This would certainly be a fertile ground for further inquiry.

I would also like to see some basic research about housing co-operatives in Canada: Who lives in co-ops? What do they like about it? What don't they like about it? How can we improve the co-op experience? What long term economic impact does living in a co-op have, compared with living in the private rental market? What are the differences and similarities between the member, staff and board of director dynamics of co-ops and condominiums?

Although some scholars do child welfare research, I wish that more interdisciplinary and multisectoral teams of scholars could be well-funded to research alternatives to current child welfare systems.

Certain relationships have already been established with empirical evidence, such as the connection between social capital and income equality in a society. The more income inequality a society has, the less social capital it has. In areas such as this, it is not further research that is necessarily required, but a mechanism to get the public and decision-makers to care.

4. Conclusion

I am hopeful about where Canada is headed in terms of social capital in some ways, and fearful in others. Keown (2007) wrote an article in Statistics Canada's *Canadian Social Trends* on the political involvement (excluding voting) of Canadians aged 19 to 64 from 2003 General Social Survey data. The research did not include seniors and retired persons in the analysis because this group might have more time than others, which could affect their engagement. The research found that 19-25 year old Canadians were the most active non-retired adults in terms of non-voting political participation, and that post-secondary education is *the strongest predictor* of this type of civic participation. Canada's post-secondary enrollment and attainment have increased dramatically over the past three decades. Canada's immigrant population has on average higher levels of education than

Canadian-born people, which hopefully suggests that most of this group will not be left out of the political process.

Keown (2007) also found that people who included the internet as a news source were more likely to be politically engaged, and confirmed that children and youth exposed to community involvement were more likely to continue to be involved as adults. This is good news for Ontario youth who are introduced to community work in high school as a part of the graduation requirement.

I am also fearful about where social capital could head in Canada because of the current political climate of eliminating funding for women's organizations and supporting a vengeance rather than an evidence-based approach to crime. A "you're on your own" attitude could result in less support for government services, and less trust that governments and communities care about people. There is certainly a great deal to think about in terms of social capital in Canada, and a great deal to do.

I will end with a comment from a participant in this research, about this research:

I think it's useful to all of us.

I hope this is true. This thesis has been an incredible journey, and although it reaches solid conclusions, the journey into social capital theory is far from over.

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Appendix A: Interview protocol

Thank you for participating in this research. Please feel free to ask me any questions during this interview.

1. The first set of questions I'm going to ask you are about how much you **participate at the Shefford**.

a) First of all, how long have you lived at the Shefford?

b) In the past month, how many hours of volunteer work have you contributed to the Shefford, and what exactly did you do?

b) How much informal volunteering have you done in the past month at the Shefford, such as helping neighbours out, or cleaning something up when it wasn't your turn?

d) Would you say that the hours you spent in the past month are typical of the average month?

e) Why do you put this many hours in, rather than more or less?

2. I'd also like to ask you about your **participation in the world beyond the Shefford**:

a) Have you done volunteer work outside the Shefford in the past year? How many times?

b) Are you a member of any organization other than the Shefford? How many organizations are you a member of?

c) Have you been on a committee or held a volunteer position on the Board of any organization other than the Shefford in the past year?

d) Have you attended any public meeting about city, neighbourhood or school issues in the past year?

e) Did you vote in the last federal election (2000)?

f) Did you vote in the last provincial election (Oct. 2003)?

g) Did you vote in the last municipal election (Nov. 2003)?

Studies have shown that the more people participate in some activities, the more they participate in other activities. There is a relationship between doing volunteer work for an

organization, and doing volunteer work for others, helping people out, voting, getting involved in the community and even giving blood. So that means if we get people participating more at the Shefford, they might also participate more in the community.

3. I'd like to ask you some questions related to whether you feel a **sense of community** anywhere, and if so, where.

a) How many people at the Shefford do you know by first name?

b) How many people at the Shefford would you say you get together with to socialize, such as having dinner together, or watching a movie together?

c) How many people at the Shefford would you say are close friends, people you would confide in with personal problems?

When we went through the membership interview to apply to the Shefford, we all said we wanted to know our neighbours, but few of us actually do.

d) Have you had unpleasant experiences at the Shefford which make you think twice about getting to know people better, or have made you feel like this is not really your community?

4. I'd also like to ask you about your **social network** outside the Shefford. What I'm trying to get at is whether Shefford members feel any kind of sense of community, whether this is primarily inside or outside of the Shefford.

a) I'd like to know if you feel a real sense of belonging to any of these groups. You can just answer yes or no:

- Family
- Friends
- Co-workers
- Neighbours
- Church, mosque, synagogue, temple or other faith community
- Local newspaper
- Local community – Centretown or Ottawa
- Groups, organizations, teams
- People you meet on the internet
- Is there anything I left out, a place or group of people that gives you a sense of community?

b) Would you agree that you “spend a lot of time visiting friends?”

c) How many times did you invite people over to your home to socialize in the past year? It's okay if the answer is zero or low – my place is so messy I can't have people over. Of the people you invited to your home to socialize, how many of these visitors were Shefford residents or employees?

5. Studies have shown that participation and a large social network have major mental and physical **health** benefits. I'd like to ask you:

- a) Do you tend to experience headaches, for example, once a week or more?
- b) Do you tend to experience indigestion, for example, once a week or more?
- c) Do you tend to experience trouble falling asleep, once a week or more?

Social isolation and lack of participation in society puts people at very high risk of clinical depression, and is linked to more physical illness, and slower recovery from illness. One study found that social isolation is as great a predictor of early death as smoking and high cholesterol. Today, most people in Canada don't have the social networks of family and neighbours that they used to. Getting to know your neighbours is an easy and cheap way to stay healthy.

6. I'd also like to ask you some questions about things that other studies have found are correlated with low participation. Some of these may sound strange to you, so please feel free to ask me questions about how these things might be relevant to participation and sense of community at the Shefford.

- a) How much TV would you say you watch in the average week?
- b) Do you tend to watch certain programs only, or do you tend to flip through the channels?
- c) What kinds of shows do you watch?

News? Documentaries? Comedies? Dramas?

- d) Do you watch more American TV or Canadian TV?
- e) Why would you say you watch this much or this little TV?
- f) Do you think watching TV is more interesting than participating in Shefford activities? If so, what would change your mind about this?
- g) How often do you read a newspaper?

Research has shown that the more people watch TV, the less they participate in society. Most people in Canada watch a lot of TV. The type of TV they watch also affects participation. If they watch mainly news and documentaries at certain times, they tend to feel more connected to the world and participate more. Studies show that people who read newspapers are more likely to do volunteer work and participate in organizations and society.

7. Another thing that is related to participation is **sense of control** in people's own lives and their sense of influence in their community.

a) Would you say that you generally feel:

- A lot of control over your life
- A fair amount of control over your life
- Some control over your life
- Little control over your life

b) Would you say that you have:

- A lot of influence over what happens at the Shefford, such as Shefford policies
- A fair amount of influence over what happens at the Shefford
- Some influence over what happens at the Shefford
- Little influence over what happens at the Shefford

c) Would you say that you have:

- A lot of influence over what happens in the community at large
- A fair amount of influence over what happens in the community at large
- Some influence over what happens in the community at large
- Little influence over what happens in the community at large

The less control or influence people feel they have, the less they participate.

d) What would make you feel like you had greater control over your own life, a greater impact at the Shefford?

8. Another thing that influences participation is how people feel about themselves, or their **self-esteem**.

a) Would you say that you usually feel very good about yourself, good about yourself, or usually don't feel that good about yourself?

The better people feel about themselves, the more they participate. People who don't feel good about themselves often don't feel they have much to contribute, even if they do.

b) Can you think of ways we can make people at the Shefford feel better about themselves and their abilities?

9. Studies show that **trusting** people is also related to participation, so I'm going to ask you, whether you agree or disagree with the following statements:

- Most people are honest.
- Most people can be trusted.
- You can't be too careful in dealing with people.

The more people trust others, the more likely they are to participate. The more people at the Shefford get to know each other and establish friendships and trust, the more participation we will have at the Shefford.

10. a) Research also shows that participation is affected by **age**, so I'd like to ask you which of the following age categories you fall in:

- 18-29
- 30-44
- 45-59
- 60 and over

Studies show that the generation of North Americans born before 1946 have had greater rates of participation in society throughout their lives than any other generation. The theory is that this generation was bound together by widespread and collective efforts during the Second World War. It was a cause that almost everyone in society worked together on. This generation never lost that sense of community, of pulling together for a common cause. The down side is that it's easy to create a sense of community in terms of uniting against an enemy, and this resulted in Japanese Canadians having their property confiscated and being sent to internment camps.

b) What common cause do you think could unite members of the Shefford, without excluding anybody?

11. One of the reasons why it would be great for people at the Shefford to get to know each other better is because acquaintances can lead to jobs or better jobs and sharing of resources. "Social capital" is the term for social networks, and studies show that the more social contacts you make the better off you are financially, physically and emotionally.

a) What would encourage you to get to know your neighbours more?

b) Do you have any concerns about getting to know your neighbours better?

- c) What would encourage other Shefford members to get to know each other?
- d) What kinds of things would you consider becoming involved in, if something started up at the Shefford?
- Book club?
 - Cooking classes?
 - Video night?
 - Watching favourite TV shows with neighbours?
 - Bowling league?
 - Walking or exercise club?
 - Discussion groups about current events?
 - Support group?
- e) Are there skills or interests you could contribute?
- Organizing a baseball team?
 - Giving a yoga workshop or teaching some other skill?
 - Anything else?
- f) What are your interests?

12. Do you have any stories about whether living at the Shefford has helped you in any way, or whether it has had a bad effect on your life?

13. So I've talked about a number of things that are related to participation, and living at the Shefford. I'd also like to ask your advice directly about participation at the Shefford.

- a) What do you think would make Shefford members participate more?
- b) How should we measure participation?
- c) What level of participation would you like to see at the Shefford?
- d) Are there better participation systems we could put in place?
- e) Is there anything else you would like to say about participation, sense of community, or this study?

14. I'm now going to give you several pieces of paper with demographic questions on them. Please do NOT write your name down. You can ask me questions about anything you read there. If you have trouble understanding any question or the purpose of any question, please ask me. If you like, I can read you the questions and write down your answers for you.

One thing I'm hoping to do with this study is to see whether any suggestions about participation here at the Shefford can be used in other co-ops, or the neighbourhood, city or country. One argument I expect about why that can't work is that the country and the neighbourhood is very diverse. I want to be able to show that the Shefford is diverse too, and that we can build networks across income, race, religion, language, and sexual orientation and other things that people usually think of as barriers. That is the purpose of these written questions.

When you are done, put the pieces of paper into this locked box. My thesis supervisor will not give me the key until all these interviews are over, so I won't be able to see what you wrote. Because all the questions are on different pieces of paper, I won't even be able to guess which ones belong to you.

14. Thank you so much for your participation in this study. Hopefully we will together come up with ways to improve life at the Shefford. I'll give you your \$30, and have you sign this sheet of paper which says that you completed the first interview and received your \$30.

Thanks!

Appendix B: Written demographic questionnaire

Each horizontal line represents a separate page. The questions will be separated for increased anonymity of participants. All the questions that have counterparts in the Canadian Census of Population are worded in the same way (except for the change from third to second person (e.g. from “this person” to “you”), for purposes of comparison. Where Census questions do not exist or are inadequate, for example on sexual orientation, these questions have been developed by Marika Morris.

Household composition

How many members are there in your household? (Do not include short-term guests.)

What is each person’s relationship to you? (Please provide a check mark for each household member.)

Your legally married husband or wife (opposite sex)

Your legally married spouse (same sex)

Your common-law partner (opposite-sex)

Your common-law partner (same sex)

Your son or daughter

Your son-in-law or daughter-in-law

Your grandchild

Your father or mother

Your father-in-law or mother-in-law

Your brother or sister

Your brother-in-law or sister-in-law

Your lodger or boarder

Your room-mate

Other — Please specify: _____

Income

What was your total gross income from all sources in 2003?
(Please estimate if necessary.)

\$ _____

Education

What certificates, diplomas or degrees have you ever obtained?
Please read through the list and circle as many as applicable.

None

Secondary (high) school graduation certificate or equivalent

Trades certificate or diploma

Other non-university certificate or diploma (obtained at community college,
CEGEP, technical institute, etc.)

University certificate or diploma **below** bachelor level

Bachelor's degree(s) (e.g., B.A., B.Sc., LL.B.)

University certificate or diploma **above** bachelor level

Master's degree(s) (e.g., M.A., M.Sc., M.Ed.)

Degree in medicine, dentistry, veterinary medicine or optometry (M.D., D.D.S.,
D.M.D., D.V.M., O.D.)

Earned doctorate (e.g., Ph.D., D.Sc., D.Ed.)

Health and disability status

Do you have any **difficulty** hearing, seeing, communicating, walking, climbing stairs, bending, learning or doing any similar activities?

Yes, sometimes

Yes, often

No

Does a physical condition **or** mental condition **or** health problem **reduce the amount or the kind of activity** you can do:

(a) at home?

Yes, sometimes

Yes, often

No

(b) at work or at school?

Yes, sometimes

Yes, often

No

(c) in other activities, for example, transportation or leisure?

Yes, sometimes

Yes, often

No

Household activities

Last week, how many hours did you spend doing the following activities:

(a) doing **unpaid** housework, yard work or home maintenance for members of this household, or others? Some examples include: preparing meals, washing the car, doing laundry, cutting the grass, shopping, household planning, etc. (Please circle the response that best applies to you.)

None

Less than 5 hours

5 to 14 hours

15 to 29 hours

30 to 59 hours

60 hours or more

(b) looking after one or more of your children, or the children of others, **without pay**? Some examples include: bathing or playing with young children, driving children to sports activities or helping them with homework, talking with teens about their problems, etc. (Please circle the response that best applies to you.)

None

Less than 5 hours

5 to 14 hours

15 to 29 hours

30 to 59 hours

60 hours or more

(c) providing **unpaid** care or assistance to one or more seniors? Some examples include: providing personal care to a senior family member, visiting seniors, talking with them on the telephone, helping them with shopping, banking or with taking medication, etc. (Please circle the response that best applies to you.)

None

Less than 5 hours

5 to 14 hours

15 to 29 hours

30 to 59 hours

60 hours or more

Race/ethnicity

This question is identical to that of the 2001 Census. The information collected will enable us to compare the ethnic/racial composition of the Shefford with that of the Ottawa-Gatineau Census Metropolitan Area, the province of Ontario and Canada as a whole.

Do you consider yourself to be (please circle what best applies to you):

White

Chinese

South Asian (e.g., East Indian, Pakistani, Sri Lankan, etc.)

Black

Filipino

Latin American

Southeast Asian (e.g., Cambodian, Indonesian, Laotian, Vietnamese, etc.)

Arab

West Asian (e.g., Afghan, Iranian, etc.)

Japanese

Korean

Aboriginal (First Nations, North American Indian, Native, Métis or Inuit)

Other — Please specify: _____

Ancestral origins

While most people in Canada view themselves as Canadians, information on their ancestral origins has been collected since the 1901 Census to capture the changing composition of Canada's diverse population. Therefore, this question refers to the **origins of your ancestors**.

To which ethnic or cultural group(s) did your **ancestors** belong?

For example, Canadian, French, English, Chinese, Italian, German, Scottish, Irish, Cree, Micmac, Métis, Inuit, East Indian, Ukrainian, Dutch, Polish, Portuguese, Filipino, Jewish, Greek, Jamaican, Vietnamese, Lebanese, Chilean, Somali, etc.

Please specify as many as apply to your ancestors: _____

Language

What language do you speak **most often** at home?

English French Other

What is the language that you **first learned** at home **in childhood** and **still understand**?

English French Other

Religion

What is your religion? Indicate a specific denomination or religion even if you are not currently a practicing member of that group. For example, Roman Catholic, Ukrainian Catholic, United Church, Anglican, Lutheran, Baptist, Greek Orthodox, Jewish, Islam, Buddhist, Hindu, Sikh, etc.

Religion: (please specify): _____

No religion

How often do you attend services or religious events?
(Circle whichever answer applies best to you.)

Once a week or more

One to three times per month

Several times per year About once a year

Rarely or never

Mobility

Where did you live exactly one year ago today?
(Please circle a response.)

Lived at the Shefford

Lived at a **different** address in the **same** city

Lived in a **different** city, town, village, township, municipality or Indian reserve
in Canada

Lived **outside Canada**

Where did you live exactly five (5) years ago today?
(Please circle a response.)

Lived at the Shefford

Lived at a **different** address in the **same** city

Lived in a **different** city, town, village, township, municipality or Indian reserve
in Canada

Lived **outside Canada**

Current family status

(Please read through all the options and circle what best applies to you now.)

Married

Living with a common-law spouse

Widowed

Divorced

Single

Occupational status

(Circle all that apply)

Employed for pay

Full-time (30 hours or more per week)

Part-time (less than 30 hours per week)

Contract or occasional work

Not currently employed for pay

Self-employed

Full-time (30 hours or more per week)

Part-time (less than 30 hours per week)

Contract or occasional work

Unpaid caregiver (taking care of children or a person in poor health/person with disabilities)

Full-time (30 hours or more per week)

Part-time (less than 30 hours per week)

Student

Full-time

Part-time

Receive benefits

Pension

Social assistance

Employment Insurance

Disability benefits

Student loan or scholarship

Other

Year of birth: 19__

Place of birth

Where were you born?

Specify one response only, according to present boundaries.

Born in Canada

Specify province or territory: _____

Born outside Canada

Specify country: _____

Citizenship

Of what country are you currently a citizen? Indicate **more than one** citizenship, if applicable. (Please circle a response.)

Canada, by birth

Canada, by naturalization (refers to the process by which an immigrant is granted citizenship)

Other

Are you now or have you ever been a landed immigrant?

YES NO

Are you or have you been a Convention refugee?

YES NO

Sex

(Please circle)

Male

Female

Gender identity

Do you consider yourself to be transgendered?

Yes

No

Don't know

Don't even know what it means!

Sexual orientation

(Please circle the response that best describes you.)

Gay or lesbian

Bisexual

Straight/heterosexual

Don't know

Do **most people** around you (e.g. neighbours, work, school, friends, family) know what your sexual orientation is?

Yes

No

Some do, some don't

Don't know

**Oral interviews – round two
January-February 2005**

Thank you for participating in this research. Please feel free to ask me any questions during this interview.

1. The first set of questions I'm going to ask you are about how much you **participated at the Shefford** lately.

a) In the past month, how many hours of volunteer work have you contributed to the Shefford, and what exactly did you do?

b) How much informal volunteering have you done in the past month at the Shefford, such as helping neighbours out, or cleaning something up when it wasn't your turn?

c) Would you say that the hours you spent in the past month are typical of the average month?

d) Why do you put this many hours in, rather than more or less?

a) Do you think you've participated more at the Shefford in the past six months? Why or why not?

b) Do you think others have participated more in the past six months? Why or why not?

c) Do you think people participate enough at the Shefford? What would be enough?

d) Why do you think some people participate more than others?

e) Over the past six months, what do you think was most effective in getting people to participate more?

f) Over the past six months, what do you think was most ineffective in getting people to participate more?

2. I'd also like to ask you about your **participation in the world beyond the Shefford**:

a) Have you done volunteer work outside the Shefford in the six months? How many times?

b) Are you a member of any organization other than the Shefford? How many organizations are you a member of?

c) Have you been on a committee or held a volunteer position on the Board of any organization other than the Shefford in the past six months?

d) Have you attended any public meeting about city, neighbourhood or school issues in the past six months? If so, how many?

e) Did you vote in the last federal election (2004)?

3. I'd like to ask you some questions related to whether you feel a **sense of community** anywhere, and if so, where.

a) How many people at the Shefford do you know by first name?

b) How many people at the Shefford would you say you get together with to socialize, such as having dinner together, or watching a movie together?

c) How many people at the Shefford would you say are close friends, people you would confide in with personal problems?

d) Have you had unpleasant experiences at the Shefford in the past six months which make you think twice about getting to know people better, or have made you feel like this is not really your community?

4. I'd also like to ask you about your **social network outside the Shefford**. What I'm trying to get at is whether Shefford members' main community is inside or outside the Shefford, and how great a role the Shefford plays in people's social networks.

a) I'd like to know if you feel any real sense of belonging to any of these groups. You can just answer yes or no:

- Family
- Friends
- Co-workers
- Neighbours
- Church, mosque, synagogue, temple or other faith community
- Local newspaper
- Local community – Centretown or Ottawa
- Groups, organizations or teams
- People you meet on the internet
- Is there anything I left out, a place or group of people that gives you a sense of community?

b) Would you agree that you "spend a lot of time visiting friends?"

c) How many times did you invite people over to your home to socialize in the past six months? How many of these visitors were Shefford residents or employees?

5. Studies have shown that participation and a large social network have major **mental and physical health** benefits. I'd like to ask you:

- a) Do you tend to experience headaches, for example, once a week or more?
- b) Do you tend to experience indigestion, for example, once a week or more?
- c) Do you tend to experience trouble falling asleep, once a week or more?
- d) In terms of your health, do you feel better, worse or about the same now as six months ago?

6. I'd also like to ask you some questions about things that other studies have found are correlated with low participation. Some of these may sound strange to you, so please feel free to ask me questions about how these things might be relevant to participation and sense of community at the Shefford.

- a) How much **TV** would you say you watch in the average week?
- b) Do you tend to watch certain programs only, or do you tend to flip through the channels?
- c) What kinds of shows do you watch?
News? Documentaries? Comedies? Dramas?
- d) Do you watch more American TV or Canadian TV?
- e) Why would you say you watch this much or this little TV?
- f) Have your TV watching habits changed much in the past six months? If so, how?
- g) Do you think watching TV is more interesting than participating in Shefford activities? If so, what would change your mind about this?
- h) How often do you read a newspaper?

7. Another thing that is related to participation is **sense of control** in people's own lives and their sense of influence in their community.

a) Would you say that you generally feel:

- A lot of control over your life
- A fair amount of control over your life
- Some control over your life
- Little control over your life

- Has your sense of control over your life increased, decreased or stayed the same over the past six months?

b) Would you say that you have:

- A lot of influence over what happens at the Shefford, such as Shefford policies
- A fair amount of influence over what happens at the Shefford
- Some influence over what happens at the Shefford
- Little influence over what happens at the Shefford

- Has your sense of influence over what happens at the Shefford increased, decreased or stayed the same over the past six months?

c) Would you say that you have:

- A lot of influence over what happens in the community at large
- A fair amount of influence over what happens in the community at large
- Some influence over what happens in the community at large
- Little influence over what happens in the community at large

- Has your sense of influence over what happens in the community at large increased, decreased or stayed the same over the past six months?

d) Has anything happened at the Shefford over the past six months that made you feel like you had greater control over your own life, or a greater impact at the Shefford than before?

8. Another thing that influences participation is how people feel about themselves, or their **self-esteem**.

a) Would you say that you usually feel very good about yourself, good about yourself, or usually don't feel that good about yourself?

b) Has the Shefford made you feel better, worse or had no impact on the way you feel about yourself and your abilities? If it did have an impact, how?

9. a) Studies show that **trusting** people is also related to participation, so I'm going to ask you, whether you agree or disagree with the following statements:

- Most people are honest.
- Most people can be trusted.
- You can't be too careful in dealing with people.

b) Do you think you have gained a greater trust of people in the past six months? Why or why not?

10. I'm going to ask you what events at the Shefford in the past six months were **effective** or **ineffective** in:

a) people getting to know their neighbours more?

b) Was there anything in particular that encouraged you to get to know your neighbours?

c) What kinds of things were you involved in at the Shefford in the past six months?

- Book club?
- Cooking classes?
- Video night?
- Watching favourite TV shows with neighbours?
- Bowling league?
- Walking or exercise club?
- Discussion groups about current events?
- Support group?
- Other?

d) Which one of these types of events did you join and which did you yourself start up?

e) If you had an idea for an event, would you feel comfortable to just start it up?

f) Did you feel you were able to contribute your skills or interests to the Shefford and your neighbours over the past six months? If so, how? Do you feel you have made more of a contribution in the past six months than before?

g) What other things do you think could work to encourage people to get to know each other better at the Shefford?

11. Do you have any stories from the past six months about whether living at the Shefford has helped you in any way, or whether it has had a bad effect on your life?

12. a) Do you think that anything we learned from this study can be applied to other co-ops? If so, what?

b) Can we apply anything we've done here at the Shefford to increase participation and sense of community to the Centretown neighbourhood? If so, what?

c) Can we apply anything we've done here at the Shefford to increase participation and sense of community to the city, province or country as a whole? If so, what?

13. Thank you for participating in this study.

a) Is there anything else you would like to say about participation, sense of community, or this study?

b) I'll give you your \$20 for the second interview, and have you sign this sheet of paper which says that you completed the second interview and received your \$20.

In a few months, I'll report the results to a general members' meeting with my recommendations for the future. I couldn't have done this without you.

Thanks!

Appendix C: Shefford demographic data in context

The Shefford is situated in Ottawa's downtown core, the neighbourhood referred to as Centretown. Canada itself is highly urbanized country. Four in five Canadians live in urban areas, with 45% of Canada's population residing in Census Metropolitan Areas (CMAs) of one million inhabitants or more, including Ottawa-Gatineau (Statistics Canada 2008c). The demographic questionnaire was based on Census of Canada questions, for the purposes of comparing the population of Shefford respondents with the populations of the city, province and country in which the Shefford is located.

One of the more interesting findings was that although average income of Shefford participants was lower than the average for the Canadian population, their level of schooling tended to be higher. There are a number of factors which may contribute to these results: Participant-observer field notes reveal that people at the Shefford may be living on low incomes for many different reasons, not all of which are permanent. People living on low incomes may be students, underemployed immigrant professionals, women who have devoted themselves mainly to family responsibilities, women living alone, people with temporary or chronic mental or physical health limitations, people who work in industries characterized by low wages or incomes, such as the arts¹, retail sales, or food services, retired persons, etc.. Urban Canadian populations of people living on low

¹ Quite a number of Shefford members are visual artists or actors. One former resident made it into television commercials and one-person plays at the National Arts Centre, after many years of small plays with no or low wages, and hosting a local cable channel children's program.

incomes do not necessarily have much in common, which makes it difficult to organize people based on common visions or goals.

The Shefford may not be typical of co-op housing in this regard. The building was constructed in 1912 as one of Ottawa's first apartment buildings, housing mainly single people who came to work in government. As such, there are many more one bedroom units at the Shefford than in most co-ops which are constructed from scratch. A significant difference between the respondents and the general population is marital status. Single or divorced respondents made up almost two thirds of the sample, whereas about half of adult Canadians are living in a married or common law relationship.

The downtown location may be particularly attractive to people living alone, because of the proximity of many arts, cultural and other events. Free festivals such as Canada Day celebrations and the Tulip Festival occur within walking distance. Other festivals which offer a few free events within a larger paid program, such as the Ottawa International Jazz Festival and the Chamber Music Festival, also have venues within walking distance of the Shefford. The interview data reveal that quite a number of Shefford residents volunteer in city festivals of all kinds, which allows them to attend paid events at no cost. The interview results also show that some Shefford members derive a sense of community from frequenting local businesses.² The Shefford is located a block and a half

² By "local", I mean businesses that were close by, not necessarily locally-owned. The factors that seemed most salient in terms of businesses fostering a sense of community for Shefford residents was the friendliness and low turnover of the staff and whether

from Elgin Street, characterized by restaurants and bars, and another block and a half from Bank Street, typified by retail businesses.

Although people living on low incomes are more prone to move often in search of more affordable housing, the Shefford population is just slightly more mobile than average for the Canadian population as a whole. Forty-four percent of the members sampled were living at the Shefford five years before the interview, and a further 48% lived at another address in Ottawa at that time. The comparable 2006 Census data for Canada are 59% of people were living at the same address in 2001. Many Canadians are becoming more stable in terms of living arrangements:

According to the 2006 Census, 40.9% of persons aged 5 years and older were not living at the same address five years ago, 15.0% were not living in the same municipality, and 2.9% were not living in the same province. These are the lowest proportions recorded in at least 35 years. (Statistics Canada 2008a)

Low mobility at the Shefford can probably be attributed to the affordability, particularly for those receiving an RGI subsidy. As well, low mobility may indicate that the Shefford feels like “home” to many residents. The fact that most residents came from other addresses in Ottawa may reflect the fact that RGI applicants must now come from a long waiting list for social housing.

people were permitted to hang around, rather than whether the business was locally owned. So the local branch of the TD Canada Trust was cited as an example of a business where a Shefford member felt a sense of community. This branch often offers coffee and cake for “customer appreciation” and charitable fundraising events.

Two thirds of those interviewed at the Shefford were female, reflecting the gender demographic in the co-op. The ages of the interviewees ranged from 23 to 76. Eighty percent of Shefford members surveyed reported English as their first language, with the remainder reporting French or other. As Table 3 shows, the immigrant population at the Shefford is slightly larger than that of Ottawa and Canada as a whole, but a bit lower than Ontario, which includes the Greater Toronto metropolitan area. The tables list the numbers and percentages of people who are Canadian citizens by birth, which means that the converse number (e.g. 24% for the Shefford) represents the number of naturalized Canadians (immigrants and refugees who have obtained Canadian citizenship) and permanent residents (who may or may not have applied for Canadian citizenship). The comparable percentages, then of these latter groups are: Ottawa – 19%, Ontario – 29%, and Canada - 21%.

Table 3: Citizenship, Shefford and 2006 Census data

| Citizenship | Shefford | Ottawa³ | Ontario | Canada |
|--------------------|-----------------|---------------------------|-----------------|------------------|
| Canadian by birth | 19 (76%) | 905,740 (81%) | 8,512,020 (71%) | 24,788,720 (79%) |

Tables 4 and 5 outline selected comparative data to show that the Shefford population is generally as diverse in terms of ethnoracial backgrounds as the Canadian population as a whole, and also includes members of the dominant (British Isles) group in Canada, but not necessarily in dominant (middle or upper income) positions. The race/ethnicity data were aggregated into “white” and “visible minority” (the Census term) to protect the

³ 2006 Census data for Ottawa-Gatineau Census Metropolitan Area.

identity of Shefford participants. The “visible minority” category for the Shefford is an amalgamation of West Asian, Asian and Black.

Table 4: Ancestral (ethnic) origins, Shefford and 2006 Census data

| Ancestral origins | Shefford | Canada |
|--------------------------|-----------------|-------------------------|
| Aboriginal | 1 (4%) | 1,253,615 (4%) |
| Austrian | 1 (4%) | 194,255 (under 1%) |
| Bulgarian | 1 (4%) | 27,255 (under 1%) |
| Canadian | 9 (36%) | 10,066,290 (32%) |
| Dutch | 1 (4%) | 1,035,965 (3%) |
| English | 8 (32%) | 6,570,015 (21%) |
| Filipino | 1 (4%) | 436,190 (1%) |
| French | 7 (28%) | 4,941,210 (16%) |
| German | 3 (12%) | 3,179,425 (10%) |
| Greek | 1 (4%) | 242,685 (under 1%) |
| Icelandic | 1 (4%) | 88,875 (under 1%) |
| Iranian | 2 (8%) | 121,510 (under 1%) |
| Irish | 10 (40%) | 4,719,850 (15%) |
| Japanese | 1 (4%) | 98,900 (under 1%) |
| MicMac ⁴ | 1 (4%) | - |
| Norwegian | 2 (8%) | 432,515 (1%) |
| Polish | 1 (4%) | 984,565 (3%) |
| Russian | 1 (4%) | 500,600 (2%) |
| Scottish | 7 (28%) | 4,719,850 (15%) |
| Spanish | 1 (4%) | 325,730 (1%) |
| Swedish | 1 (4%) | 334,765 (1%) |
| Ukrainian | 2 (8%) | 1,209,085 (4%) |
| N= | 25 ⁵ | 31,241,030 ⁶ |

⁴ “MicMac” (Mi’kmaq) was a written-in response by a Shefford participant. Mi’kmaq would be included under the Aboriginal category in the Census data, along with other First Nations, Inuit and Metis.

⁵ The totals do not add up to 25 (the number of participants), as multiple responses are allowed. A significant number of Canadians are of mixed ethnicity and/or race. Percentages were rounded to the nearest whole number.

⁶ This was the total population in 2006, not the total number of responses. Multiple responses are allowed, and only the ethnicities reported by Shefford members were recorded here, for comparative purposes.

Table 5: Race/ethnicity, Shefford and 2006 Census data

| Race/ethnicity | Shefford | Ottawa⁷ | Ontario | Canada |
|-----------------------|-----------------|---------------------------|-----------------|-----------------|
| White | 19 | | | |
| Visible minority | 6 (24%) | 162,405 (19%) | 2,745,205 (23%) | 5,068,090 (16%) |
| N= | 25 | 835,470 | 12,028,895 | 31,241,030 |

In terms of religion, there was a higher number of Muslims, Buddhists and people who reported “no religion” at the Shefford than in the general population. The Shefford population represents a full range of occupational status from full or part time employment, full or part time schooling, contract/occasional work, full or part time self-employment, unemployed, and receipt of social assistance, pension or disability benefits. The income of respondents ranged from \$0 (someone who had waited three months for the start of disability benefits) to \$63,000, with an average of \$21,627 and a median of \$13,000.

There were three questions which had no counterpart on the Canadian Census. One was gender identity. One respondent indicated that he/she was transgender, one said “don’t know”, four checked the box “don’t even know what it means”, and the rest responded no. I included the box “don’t even know what it means” for two purposes: I didn’t want members who are not familiar with newer political categories to feel diminished by not knowing the term, and I wanted to reduce the number of false positives in case the term was misunderstood.

⁷ 2006 Census data for Ottawa-Gatineau Census Metropolitan Area.

For the sexuality question, four respondents indicated “gay or lesbian” (16%), one indicated “bisexual” (4%) and 19 respondents chose “straight” (80%). The Census has started collecting information on co-habiting same-sex couples, but this does not include gay men, lesbians, bisexual, queer people who are not in co-habiting relationships with someone of the same sex. The 2006 Census records 90,695 persons living in same-sex relationships in Canada. However, these are not comparable data.

The GLBTQ population at the Shefford is probably higher than in Ottawa in general as the Shefford is a good location close to gay and lesbian bars, advocacy services, progressive health care services, a gay-owned and friendly bed and breakfast, businesses catering specifically to the GLBTQ community including a bookstore and sex toy outlet, and the location of the annual Pride parade and festivities. The same is noted to be true of the nearby Abiwin co-op, and may also be true of Montreal, Toronto and Vancouver co-ops which are similarly located.

In response to the question, “Do most people around you know what your sexual orientation is?” only one respondent said no. I collected this information for several reasons. First, I wanted to get at whether people felt comfortable and safe enough to let other people guess or know their sexuality. Secondly, it is possible that people who are closeted experience more social anxiety, and this could have an effect on social capital formation.

Another important issue which forms a major part of the theoretical contribution of this thesis is mental and physical health and disability status. You will see from tables six to nine that about half to one third of the interviewees reported some sort of condition that limited their activities. These are standard Statistics Canada survey questions, and are comparable then to the following data: Twenty-nine percent of people living in Ottawa report activity and participation limitations “sometimes” or “often” (Statistics Canada 2009a).

Table 6: Do you have any difficulty hearing, seeing, communicating, walking, climbing stairs, bending, learning or doing any similar activities?

| Difficulty | Shefford |
|-------------------|-----------------|
| Yes, sometimes | 4 (16%) |
| Yes, often | 3 (12%) |
| No | 17 (68%) |
| No response | 2 (8%) |
| N= | 25 (100%) |

Table 7: Does a physical condition or mental condition or health problem reduce the amount or the kind of activity you can do at home?

| Reduce activity at home | Shefford |
|--------------------------------|-----------------|
| Yes, sometimes | 7 (28%) |
| Yes, often | 6 (24%) |
| No | 12 (48%) |
| N= | 25 (100%) |

Table 8: Does a physical condition or mental condition or health problem reduce the amount or the kind of activity you can do at work or school?

| Reduce activity at | Shefford |
|---------------------------|-----------------|
|---------------------------|-----------------|

| | |
|-----------------------|-----------|
| work or school | |
| Yes, sometimes | 7 (28%) |
| Yes, often | 5 (20%) |
| No | 11 (44%) |
| N= | 25 (100%) |

Table 9: Does a physical condition or mental condition or health problem reduce the amount or the kind of activity you can do in other activities, for example, transportation or leisure?

| | |
|----------------|-----------|
| Yes, sometimes | 8 (32%) |
| Yes, often | 4 (16%) |
| No | 13 (52%) |
| N= | 25 (100%) |

These demographic data are important to mention because my field notes record many conversations with members, some of whom had health issues themselves, saying that people with health issues or disabilities that limited their participation should not be allowed into the co-op, or should consider leaving the co-op. This is problematic in many regards. The members expressing these views may come from the perspective that people are here to serve the co-op, rather than the co-op is a community that does not exclude people because of their health/disability status, and the co-op is a community that cares about its members.

Interestingly, in these conversations, I always brought up particular cases. When shifting from the general (keep people out, etc.) to the specific (“What about so-and-so?”), most of these members showed compassion for the individuals named, and did not support them being asked to leave. This may have implications about how to raise awareness and

change people's minds about these issues. Abstract concepts such as human rights may not be as effective as explaining the circumstances of actual people. In the first instance, the required response is cognitive, but many people already have entrenched cognitive schema that are incompatible. The latter case requires empathy, and picturing one's own self in the circumstances. This may be an entry point for changing the cognitive schema.

A blanket exception was made by all of these members for the very elderly, for whom there has always been a great deal of respect and support at the Shefford. The very elderly were not expected to contribute labour in order to stay at the Shefford. In the words of one research participant interviewed:

It's a good place to grow old.

Appendix D: Participation and social capital strategies implemented

This appendix provides more detail about the participation and social capital strategies that were implemented as a part of this action research, referred to in chapter four.

1. Information about participation opportunities

Jobs chart

A number of research participants suggested writing what needed to be done at the Shefford on a flipchart, or posting a list. I started writing down the jobs on the flipchart, which I placed first in the lobby. However, a number of people on the board of directors thought it was ugly, so it was moved to the space beside the mailboxes. However, this now blocked access to the cleaning cupboard and bulletin board, so I implemented the next two initiatives instead.

Participation Bulletin

When there was a regular Shefford newsletter, I advertised specific opportunities to participate in it, and often wrote articles on issues related to community development. However, the newsletter was of course edited by a volunteer whose other responsibilities in life varied in terms of time, so there was a period in which the newsletter rarely or irregularly appeared. In early 2005, I started to publish a monthly Participation Bulletin. It served to promote formal and informal opportunities to participate, thank members by name for their work and contributions, and keep the issue of participation visible.

One month, it listed all of the Shefford committees and the board of directors, what each did, and who to contact about getting involved, with a phone number, and where applicable, also an e-mail. A regular thank you column also solicited entries from members to thank other members for their work either for the Shefford or for specific members. I received a great deal of positive feedback, and no negative feedback, about this initiative.

It should be noted that the bulletin was issued in English only, and although written in plain and friendly language, may not have been accessible to anyone with low literacy skills.

Public calls for volunteers at members' meetings

This was a particularly successful strategy for recruiting members for the tasks that needed to be done and committees that needed more members. Whereas members can just ignore posted or other written calls for participation, it is tough at a general members' meeting when everyone is sitting there and no one is volunteering. I kept at it, glorifying the importance of the job and wheedling until someone eventually always said, "Okay, I'll do it." I also tried to insert some humour into the process, coming up with gimmicks such as auctioning off tasks. One new member I recruited to the Finance Committee which had no members at the time, was still involved four years later and became the co-op's treasurer.

This strategy was successful because it relied on social pressure, and also engaged most human beings' desire to please and to be seen to be contributing something needed or

valuable. It also attempted to generate some excitement, similar to high pressure sales techniques. I am not necessarily proud of employing this technique, but it is effective. Like any other tasks or committees, members were free to withdraw their participation at any time if they didn't like it or for any other reason. An advantage of this participation technique is that it does not rely on the written word. It involves human contact, with the possibility to ask for more information right away, and does not rely on functional literacy.

This was the first time this technique was employed in a sustained and systematic way for all Shefford volunteer jobs. Formerly and presently, committee chairs or the coordinator might mention at a meeting that a job is available, but not necessarily ask for people present at the meeting to volunteer right away. These mentions of task availability were often tacked onto the end of committee or coordinator reports. Oral committee reports vary in terms of the level of interest and energy they generate.

Shefford calendar of events

In spring of 2006, an unknown member or staffperson began posting a useful calendar with all the Board and committee meetings listed. Usually, notices of meetings varied, as the chairs of committees put them up. Not all committee chairs had computer access. Some put up notices a week ahead of the meeting, but I occasionally observed notices going up the same day of a meeting. The calendar appeared for a number of months, and was then discontinued for reasons unknown, perhaps because the person had other priorities. As of February 2010, I noticed that the calendar is back.

Enhanced spring and fall clean-ups

Spring and fall clean-ups of the inside and outside of the Shefford have been in place from the beginning of the co-op. In the early days these were followed by potlucks. In recent years, the social aspect of the clean-up days was sometimes dropped. It takes more time and effort to organize a social event. Everyone is expected to participate in these clean-ups, but increasingly members were doing their tasks on different days, and checking them off when done.

As Participation Coordinator I reinstated both a social component and added an information element by staffing a welcome table in the lobby, posting detailed descriptions of each job to be done, and having a potluck at lunchtime or afterwards. The welcome table was an idea that I borrowed from members who had done this at a clean-up years before. There had never been descriptions of the tasks before, leading to complaints that some members were not doing the job properly because members' expectations and understanding of "banisters", for example, varied. Some members thought this meant wiping the top of the banisters. Others were carefully washing and wiping each piece of circular and wavy ironwork. I also played upbeat music on the day of the clean-ups, and made a point of chatting with people. Two members I chatted with were relatively new, and had never participated before. They signed up for cleaning and did their tasks. As they were washing the main floor and stairs, everyone passing by saw that they were participating and could no longer complain that these members never participated.

After the spring clean-up of 2005, one of eight Participation Committee members volunteered to follow up by calling or leaving a note for all those who had signed up to do a cleaning task, but had not checked off their names. This resulted in many more tasks being done. The member who undertook this initiative wrote a report for the Participation Committee about her activities and the outcomes.

This is not to find fault with the work of the volunteer organizers, but to highlight the time and effort that goes into organizing food, music, cleaning supplies and being a presence available and visible to members all day. One needs the time, motivation, and the physical and emotional energy to do it. It is different from organizing a social event for friends, because presumably one likes all of one's friends, and the event is also enjoyable to the organizer. During the time I was Participation Coordinator, I felt an obligation to organize the social component because I had undertaken this participatory action research and already invested time and money in it. Similarly, some people may feel obligated to organize family events even though they do not necessarily like all their extended family members, because of their strongly held beliefs about family and the role they play in it. The co-op, however, is a much looser group, and few people grow up with the admonition that co-op bonds are a life priority, worth the investment even if there is little or no return. Therefore with a limited supply of time and energy, the co-op does not always feature near the top of members' priorities, nor should it be expected to. However, for those with the time, energy and strong bonds with other co-op members and an affiliation with the co-op itself, doing things for the

co-op may not seem like a chore. When people feel like the co-op is their community, there may be both a sense of obligation, pleasure or meaning in doing something for the co-op.

2. Social development, community and support

Volunteer appreciation

Some co-ops give volunteer appreciation awards, or take the board out to dinner, but this was not the practice at the Shefford. The volunteer management literature stresses the importance of acknowledgement and thanks. I acted on this in three ways: I personally thanked members for their work, I acknowledged members' work by name in the Participation Bulletins, and also mentioned outstanding work at general members' meetings. Although acknowledgement of effort did take place at the Shefford from time to time before the implementation period, it was not systematic or complete.

Interestingly, some members really didn't want their work to be known, or seemed to feel uncomfortable in any kind of spotlight. At one point as Participation Coordinator I made it known I was compiling a list of every way in which members contributed to the Shefford, as many people were doing jobs that no one knew about. However, one member never told me about the various tasks she took on. I only found out because she became ill at one point, and the tasks, such as cleaning the laundry room which she had taken on without telling anyone, were not getting done.

Another member said during the interview:

I prefer to do things quietly.

This modesty may be very commendable, but gossip about who is participating and not permeates some conversations at the Shefford. Sometimes, members' actual participation is simply not known, and wrongly assumed to be nil.

Cooking and other classes

This was a prime suggestion coming out of the member interviews. When I asked for a volunteer to organize these classes, a member took on the task and did a very thorough job. She contacted potential cooks, asked what to charge to cover the cost of ingredients (which ranged from \$0-3 per person), found a location (some of the classes were led by members whose units were too small to accommodate five people), put up posters, contacted each person who was interested in attending, phoned or e-mailed them again the day before the class to remind them. Classes were held to learn Persian, Vietnamese, Italian, African cooking and pie-baking. All of the cooking classes were fun and well-attended, with 5-6 members (an optimal number) participating. However, it tended to be the same people at each one.

I gave the organizing member some information about the suggestions for classes and workshops arising from the member interviews. The member went on to organize a tai chi class in the Shefford's small east garden, showcasing the skills of a member who is a professional tai chi instructor. She also organized a soap-making workshop, again led by

another Shefford member. She organized a workshop led by a talented Italian artist who used to give mask-making instruction in northern Italy, and is now living at the Shefford. Although people had indicated an interest in that workshop, no one went. The member stopped organizing the workshops, and no one else took on this task.

Games night

Some members signed up as interested in weekly games nights, but none would agree to organize it. I organized one, and two members came for a chat, neither of whom were interested in playing games. Another member organized another, but only I dropped in. Both of these game nights were held in the office kitchen. Although a number of members indicated during the interviews they would be interested in such an event, when the time came around other interests or priorities came into play.

Youth coordinator

During the implementation period, there were five residents in their late teens or early twenties who were not involved at the Shefford. Two members interviewed mentioned that they knew the names of all of the members, except for three of these young adults. I approached one of these and asked him to be a youth coordinator for the Shefford. He agreed, but I had no time to follow up with this. Nevertheless, he and another of the younger people did eventually become involved after having been asked to perform specific tasks.

Visiting non-participants and new members

In early 2005, I began to chair the newly founded Participation Committee and held open meetings every third Tuesday of the month. Before this, participation had sometimes been tacked on to the Membership Committee, but because that committee already had many pre-existing duties to fulfill (holding information sessions for potential applicants, processing applications for membership including conducting interviews, etc.) the committee rarely if ever got around to participation issues. Most of the time, the Membership and Participation Committee was just simply the Membership Committee. The Membership Committee had appointed a Participation Coordinator, who became discouraged after about six months, and asked me to take on the role.

I had attended several CHASEO education workshops related to participation, and read all of the CHF and CHASEO resource materials concerning participation. These consistently mentioned that the single most effective technique to increase participation is to establish positive one-on-one contact with members and ask them to do specific things. Each Participation Committee agenda had visiting non-members as an item. I asked committee members who would like to get in touch with people in the building who were not currently participating, set up a coffee or tea date, and just have a friendly chat with them about life in general and what they might like to do. Even if they were not in a position to start participating, then they would have someone specific to contact if and when they could. Or if they refused, the committee member could find out why, and then that would become a piece of knowledge for the committee about why people participate or not.

Committee members volunteered in teams to each take on a meeting such as this. None of the volunteers were able to follow through. It is very difficult to set volunteers up in an awkward position to ask their neighbours about why they were not participating. One later committee member wanted to do this, but in a more confrontational style, and a number of people expressed concern.

It was easier to get people to contact new members, in the welcome wagon tradition. The minutes of the February 15, 2005 Participation Committee recorded the following, with members names removed:

Action: _____ and Marika will invite X, a relatively new member who doesn't participate much, to tea. _____ and _____ will invite Y, a non-participating member, to tea. The purpose is to establish human contact, as neither of these members know people in the building, and discuss participation opportunities. We will start with these members, report back at the next meeting, and decide whether to do the same with other members.

Another member and I, who both speak French, did invite a new francophone member to tea and had a very nice visit. The new member discussed her need to find English language lessons. The other member offered her weekly, free English lessons in addition to any other she might want to take. This meeting also resulted in this member being able to approach us about problems as they arose. At a later date, the new member asked me to help her write a letter in English to the board, and I did.

The other Participation Committee members seemed to be a bit shy about contacting the other new member, so that visit never happened. For that year, I approached new members

on an informal basis either at general members' meetings or in the hallways, and signed them up to committees of interest to them.

Having members introduce themselves at general meetings

This sounds very simple, but it was not. Before every members' meeting, I asked the chair at the time if he would ask if we could do a go-around and get everyone's names, because there was usually at least one new member at every meeting. During a two-year period, the chair responded that this would take too much time. There are usually about 25-30 members at these meetings. Instead, he asked only the new members to introduce themselves.

Garage sales

Although two garage sales had been held previous to this study (between 1992 and 2003), it did not become an annual event until 2004 when I co-organized one with another member. This was a popular community-building initiative, as members had an opportunity to socialize with each other in a relaxed atmosphere. Some members who had no items for sale hung around with those who did. Also members gave away some of their possessions or let other members have them at a discount. Members also discovered common interests, particularly when there were books or music for sale. This initiative was self-sustaining, with two members who are garage sale aficionados continuing to organize them every spring and sometimes also in fall.

"Team" clothing

Clothing can signify belonging to a particular culture, religion, team, workplace or group. One community-building strategy that all kinds of institutions, groups and cultures have instituted is clothing. Uniforms indicate a visible sign of belonging to a workforce of a particular company, police service, armed force, or belonging to the population of a particular school, sports team, or prison. Voluntary groups such as bowling leagues, dragon boat teams made up of breast cancer survivors, and advocates of a cause have made up their own T-shirts which group members wear to symbolize their solidarity with one another and/or the cause.

In the spirit of bringing people together to identify with the Shefford community, I circulated a list around a general members' meeting in 2005 to ask if people wanted to get Shefford T-shirts. I had taken pictures of the Shefford's beautiful entrance hall to put on the T-shirts. The shirts were developed through PhotoLab, on a white background available in small, medium or large, and I also offered the choice of a colour or black--and-white picture. People seemed enthusiastic, and 18 signed up to buy a T-shirt. The shirts arrived after a period of 3-4 weeks in February 2006. However, PhotoLab had made a mistake and sent only black-and-white medium T-shirts, whereas three people had ordered medium colour T-shirts.

I had the original order, however, I had no time to pursue it. One of my neighbours volunteered to do it. She wrote PhotoLab an e-mail, but received no response. Then she phoned, and was told they would "look into it". Over the months, I meant to follow up, but it

was always close to the bottom of my priority list. In October 2006 I received a phone call from my local grocery store saying that some T-shirts had been waiting for me to pick up since February. PhotoLab had actually done the three colour medium T-shirts but neglected to inform me or my neighbour. By that time, one of the neighbours who had ordered one had moved out, and another had fallen on hard times and no longer wished to purchase a T-shirt for \$17.25. The third, thankfully, still wanted the T-shirt. However, I was stuck with the price of the two unwanted T-shirts: \$34.50. This is a large amount of money when one is already in debt. This would also be a large amount of money to absorb for anyone whose income is low enough to qualify for a subsidy.

Looking back, I suppose I could have asked for the money up front, but then that would have created an awkward situation to take money for T-shirts that seemingly never arrived.

However, the lesson is this: when volunteers need to fork out money for an initiative, they may lose money, so this is a built-in disincentive to risk it. The majority of Shefford residents probably would not have that amount of money to invest up front. Also, a significant amount of trust would have to be built with members if anyone planned to take the money from members first without using their own, and they would still be subject to conflict should there be something wrong with the product. Most people just don't bother trying to do thing kind of thing, and I don't blame them.

During a Shefford garage sale, I noticed one of my neighbours trying to sell the Shefford T-shirt they bought. I have only ever seen two other people wear their Shefford T-shirt over the

past four years. So regardless of 18 people having purchased them, I would call this experience a failure in community building, but an interesting insight on why most members don't feel comfortable taking a community-building initiative that involves their own money or involves the risk that something could go wrong. The issue of social and financial risk is an interesting and salient one when one is discussing methods of social capital formation.

Neighbourhood Watch

Although only one member specifically mentioned during the interviews an interest in starting a Neighbourhood Watch group, many Shefford residents were concerned about security. Some have had their apartments broken into, one was gay-bashed nearby. I myself have been mugged and hit in the face two blocks away. Centretown is one of the highest crime areas of Ottawa.

However, what attracted me most about Neighbourhood Watch for the purposes of this research is that the program is almost entirely based on getting to know one's neighbours. I invited a member of the Ottawa Police to give a talk at the Shefford about the benefits of Neighbourhood Watch and what would be involved in setting up a program. Another member made up posters for the Shefford about the talk. About five interested members came.

The issue then went to a general members' meeting, at which people expressed agreement with setting up a Neighbourhood Watch at the Shefford. However, this involved setting up a

floor captain, a Neighbourhood Watch coordinator for the building, and holding regular social events so residents could get to know one another. No one volunteered. The building is still without the program.

My analysis is that two main issues are probably involved in the reluctance to get involved in actually organizing the Neighbourhood Watch. Both of these issues came up regarding other participation activities in the interviews: Lack of (or variable) time commitments, and fear of taking on a major responsibility and not living up to expectations.

Holiday chocolates and social

This initiative was based on my own experience of smiling and feeling good when I observe other people being friendly or generous, regardless of whether it is directed at me. Such acts make me feel better about the world, and remind me that many people are kind.

During the implementation period, I put out chocolates or other candy in a bowl at major public holidays and also Halloween. Here is an example from April 14-17, 2006: I put out a bowl of small chocolate Easter eggs out in the lobby over this long weekend, with a sign saying "Happy Easter! From Marika, Gilles and Athena". As a result, that weekend we received cookies at our door and presents for Athena from people who did not give us anything in the previous year. One person we hardly know continues to give us gifts for every holiday and Athena's birthday, years later. For two years, I also sent non-denominational holiday cards in December to everyone at the Shefford in their mailboxes.

Again, we received cards back from people we had never received cards from, and three people gave us baked goods. Others mentioned how much they appreciated the card. I do not know whether this generated goodwill for the Shefford and the world in general, or whether it was directed only at us. The social capital literature assumes that a feeling of reciprocal goodwill is initiated with the giver only. I believe that people interpret unusual acts of friendliness or generosity in different ways, with some people generalizing it and feeling better about society or the institution in general, and some people ascribing it only to the giver. For example, when a manager gives out staff bonuses, do all people limit themselves to feeling good about that particular manager, or do they also feel better about the workplace also, or the world in general?

Many Shefford members live alone, and one quarter, according to the results, feel no sense of belonging with family. In 2005, between Christmas and New Year, I hosted a “Home for the Holidays” social in the Shefford kitchen, with egg nog, cookies and games. This was well-attended and appreciated.

I thought also about issuing an open invitation for Christmas dinner at my place. In the past, I had hosted “orphans’ dinners” for some of my friends, none of whom were Christian but who felt at loose ends on Christmas Day. However, I felt uncomfortable about an open invitation because of the possibility that there could be lonely neighbours whom I didn’t necessarily want to spend a day with. Finally, I invited one neighbour who had no family in Canada, and whom I really liked as a friend.

I realize that these activities were mainly around events in the Christian calendar, but many public holidays are based on the Christian calendar and society is saturated with information about what these holidays are supposed to mean, most of which does not correspond to the actual religious meaning of the holiday. Just by living in Canada, one is inundated, particularly at Christmas, with messages about abundance and spending time with family. This may be difficult not only for Christians or former Christians, but perhaps also for anyone who does not experience an abundant life and/or who is alienated from her or his family.

I did put into a newsletter, greetings of the appropriate type one year upon the convergence of a number of religious holidays: Hindu Diwali, Jewish Chanukah, Muslim Eid, Christian Christmas, and pagan Winter Solstice. I also searched for holidays specific to some of the ethnic and religious backgrounds of members in the building, and personally gave members the appropriate greeting at the time of the event. This often took members by complete surprise, and seemed to be appreciated.

Conflict resolution

At the time of the study, a number of members were experiencing interpersonal conflicts with other members and with staff. A board member and I volunteered to tackle the conflicts that were most easily resolved, that is, ones based on true misunderstandings. We did not

wish to tackle conflicts that were personality-based, deeply entrenched or involved mental illness.

An example of a misunderstanding was a household of members living directly above another household whom they suspected of drug use because unusual-smelling smoke was coming up through the floor. There were ethnoracial, linguistic and geopolitical origin differences between the two households. The board member (who spoke three languages) and I (who spoke two) invited both parties to have coffee and cake with us. The downstairs neighbour volunteered to host. We started with general chit chat, and then got around to the contentious issue. The downstairs neighbour showed the upstairs neighbour incense from her country of origin, which she used to remind her of home. The upstairs neighbour got to smell the incense, and realized that this was what she had been smelling. They parted on good terms, each understanding a bit more about the other.

The board member and I tried to raise the issue of the need for a conflict resolution policy and mechanism at the Shefford. A conflict resolution policy had been drafted years ago, but had never come up for a vote. However, there did not seem to be much enthusiasm for such a policy or mechanism.

3. Skills building and member education

Workshop series on community building

As I had no budget for community or social development, I had to use my own social capital to find someone qualified and willing to conduct a workshop series for Shefford members for free. Fortunately, I am friends with a professional mediator and conflict resolution specialist. Stephanie-Coward Yaskiw worked in conflict situations for almost twenty years as a facilitator and trainer. She has facilitated and brought conflict education workshops into schools, choirs, not-for-profit organizations, and faith groups. She has also been hired by CHASEO to mediate conflicts in co-ops, so has co-op specific experience.

First, Stephanie met with the Shefford Board of Directors about what it would like to see in a workshop series. We also used data from the member interviews about workshops/classes in which members would be interested in participating. Stephanie also took into consideration my observations about the Shefford over time, and the skills that might be useful. She then came up with a list of potential workshops for the board's approval.

I put up posters at the Shefford advertizing the following four community development workshops, which took place over a period of four months in 2006-07. I contacted all the members who initially signed up to find out what times and days were best for them, in order to maximize participation. Before each workshop, there was an additional opportunity for members to sign up or just arrive. The posters for each tried to make the session sound useful and welcoming:

1. Communication for home, work and play. Part 1: Hearing to understand:
Sometimes we get defensive when other people voice criticisms or problems. This workshop helps us cut through our own and the other person's emotions to really hear

what the person is trying to convey. It deals with cultural and background differences that might make effective communication difficult. All welcome!

2. Communication for home, work and play. Part 1: Speaking to be understood:

Do you ever get the sense that people aren't hearing your message or taking it seriously? This workshop covers how we are communicating: body language, tone, choice of words, timing. It also suggests how to bring up and talk about difficult issues, the role our background plays, and the role of empathy. All welcome!

3. Collaborative problem-solving: This is the third workshop led for Shefford members by professional mediator Stephanie Coward-Yaskiw. We will cover how to work constructively to solve problems and issues with people of different backgrounds, personalities, priorities and views. Useful not only for our work at the Shefford, but in other parts of our lives! All welcome!

4. Building a co-op community: What does community mean to you? What kind of community do you want to live in? Can we make the Shefford that community? All welcome!

There was an enthusiastic response. The Shefford boardroom (which seats eight) was full for every workshop. Not surprisingly, many of the members who turned up for the workshops were already the kindest and most community-oriented in the building. The workshops did attract some members who had not been previously involved, including a teenaged member, and a newly resident member.

The final workshop resulted in the following report and poster for all members (Figure 1).

Note that financial concerns were a major issue, and these actually derailed a number of the other suggestions, for example for a bigger meeting space. The vision is very practical in nature, focusing on many of the sources of conflict at the time, such as confidentiality issues and the perception that co-op rules applied to some members and not others.

Figure 1: Results of community-building workshop**A vision of the Shefford**

There was a full house in the boardroom for the Shefford community building workshop on February 21, 2007. These are the notes facilitator Stephanie Coward-Yaskiw took to remind us of the group's ideas about what might help build community and prevent some disputes within the Shefford:

- a) Ensuring that members understand the by-laws, regulations and policies. (Our binders are out of date, not reflecting changes in policies made at Board and members' meetings. Some of the by-laws are hard to understand.):
 - regular updates/reminders
 - plain language
 - memos in polite language
 - Board meeting "highlights" posted on bulletin board
 - clarity around structure of the co-op (provincial regulations; municipal regulations; board of directors; etc.)
- b) Clarifying confidentiality regulations so that people know their information is being kept safe:
 - signed confidentiality form with clear consequences articulated if confidentiality is breached
 - clarity around privacy act and processes, etc., post contact info for the Shefford's privacy officer and policy, as required by law
 - clarity re: the process around internal moves (perhaps in the newsletter, etc.)
- c) Financial situation – the group envisioned the ideal financial situation for the Shefford (something to strive for?)...
 - solvent, with reserves
 - pay the bills
 - be able to undertake all repairs
 - renovations as needed
 - would have workshops for membership and creative activities

...and also suggested ideas for the immediate future:

 - Better ongoing communication of financial situation (e.g. posting of monthly financial statement on bulletin board. Not everyone is available during office hours to see the coordinator.)
- d) Physical space ideas:
 - bigger meeting space – comfortable
 - roof garden!
- e) General community-building ideas:
 - how-to workshops
 - Zen garden project
 - With BBQ
 - With the use of leftover granite bits from home improvement stores

- outdoor BBQ parties
- people write their own personal profile (sharing what information they feel comfortable) to help people get to know their neighbours – for the Sheffword or a yearbook
 - might be especially helpful if the new board did this
- crafts/creative sessions
- clear and realistic expectations for members
- clarity around who's doing what in the co-op and what needs doing
- “welcome wagon” for new members
- individual outreach to people by board members and committees (e.g. rely less on impersonal memos and more on personal contact)
- yearbook

The Zen garden project (mentioned in the report) did go forward eventually, when money was available. Someone checked into the possibility of a roof garden, but the structure of the almost 100 year old building could not support it. The Shefford used to have a barbecue, and held regular barbecue potlucks around 1993, but this fizzled out as no one wanted to clean or care for the barbecue. This issue re-emerged at members' meetings, about getting another barbecue, but ended when no one volunteered to care for it. Cleaning the barbecue is viewed as something that “should” be a member's responsibility, on a voluntary basis, even though the Shefford has part-time paid maintenance staff.

This situation is not unique to the Shefford. I remember a speech by Nick Sidor, a co-op housing activist and then president of the CHF, at one of the CHASEO Education Days described in the next subsection. He talked about a co-op whose board thought there was a participation problem because they could not find volunteers to paint an empty unit before the next member moved in. This board had let the unit stand empty for five months, taking a severe vacancy loss, because of the belief that it was the responsibility of

members/volunteers to paint the unit. Sidor said this was not a participation problem, but a management problem. He stressed that participation in co-ops should focus on members making decisions collaboratively, not on members donating physical labour or sitting on committees. He said part of collaborative decision-making is deciding when you need to hire someone to do the work.

The vision outlined in Figure 1, which represents what co-op members actually said at the community-building workshop in response to envisioning a better Shefford, is not an abstract one based on larger principles. Many co-op members focus on the nitty-gritty. There needs to be specific and practical examples of how the co-op movement's principles apply to housing co-ops.

Some of the other suggestions in Figure 1 were tried, without much success. The newsletter editor at one point did approach members to do a personal profile, but most members were uncomfortable with this. There was no money for a yearbook. The issue of impersonal memos was part of staff style, which is no longer in play after staff turnover.

I addressed some of the other suggestions elsewhere, which were implemented during the time I was Participation Coordinator. However some of these since fizzled out as no one else took on the responsibility in a systemic way.

Enhancing/making the most of co-op housing movement education and mobilization efforts

Shefford coordinators, long before I started this study and continuing after, always posted notices about the Spring and Fall CHASEO education days, which take place at Ottawa City Hall, only three blocks from the Shefford. The poster lists the prices for attendance.

However, members do not always know, unless it is specifically written in by hand on the poster, that the Shefford will pay for their participation. Usually, at least one member goes to these events, sometimes more. However, there is rarely any follow up after. During the implementation period, I made a point of going to every CHASEO Education Day, went to as many sessions and workshops as possible, hung around the information fair, networked with people from other co-ops, and made sure to report what I learned to the Shefford board of directors, the meetings of which I attended as Participation Coordinator. I also wrote up little summaries of the most interesting workshops in the Participation Bulletin, so that all members could share in the member education I received.

Both CHASEO and CHF do an excellent job of producing election and general lobbying materials, which they distribute to co-ops. Both organizations themselves meet with elected representatives, and encourage all co-ops to do so. Some Shefford coordinators have been more active than others in terms of mobilizing members, either for educational opportunities or for political involvement. On April 10, 2007, all members with e-mail addresses received the following message, which the Shefford coordinator passed on from the CHF:

Dear members - I'm passing along a link to the CHF Canada website - this is a quick and easy way for you to share your concerns about co-op housing with the candidates in your riding in the provincial election next week. Please take a moment to tell them that Co-op housing is important to you!

Every federal election, the CHF sends posters and materials to co-ops about the specific housing related issues in the election. The posters are displayed on the main bulletin board, and sometimes on the boards on all the floors. The same holds true for CHASEO materials for provincial and municipal elections. As a part of supporting this mobilization process, I posted signs everywhere in the co-op reminding people to vote in federal, provincial and municipal elections, and also giving the voting times and poll location. Informally, I was told by some members that they might have forgotten to vote, or didn't remember where the polling place was, or didn't realize they could vote at a certain time, without the reminders both the day before and the day of voting. Voting cards usually come in the mail weeks before the polls, and can be misplaced. During the implementation period, I also developed and posted a list of all the candidates and their positions on housing.

Dissemination of research findings

After defending my thesis proposal in 2004, and throughout 2005, I gave regular updates about my research at meetings of the Shefford board of directors and members' meetings.

June 2004 was my first report to the board on my preliminary findings after the first quarter of the interviews. Although both good and bad things were listed about the Shefford, board members focused primarily on the bad things, and some seemed to feel a sense of despair. Some took member comments personally, which were not necessarily directed at them. One tried to figure out which member said what, and was completely wrong on all counts. I

worried though, that this might cause conflicts. It set up an ethical dilemma of how I would report the research results without causing more problems.

I learned from this experience by reporting only member suggestions for increasing participation, rather than quoting them talking about the problems they faced. For example, Figure 2 is a report to a general members' meeting from February 2005, based on most but not all of the interviews, which were still ongoing.

Figure 2: Report to members' meeting, February 2005

Participation strategies

Some ideas from Shefford members (incomplete)

February 15, 2005

What would encourage people to participate more?

Better information

- Have a flipchart in the lobby with a description of the jobs that need to be done listed, so people can sign up, similar to the spring and fall cleaning. Include committees that needs new members – descriptions of duties, who to contact.
- Establish a Welcoming Committee who comes to your door with an information package and explains the committees, and gives you info about who to contact and how things are done.
- On each floor, post a list of the committees, Chair names and contact info.

More support

- Set up a buddy system for new members – someone to whom they can ask questions, and someone to accompany them to meetings.
- Show people how to do the job. Groom people by suggesting particular workshops they could take.
- CHASEO communications training for committee chairs and people in key Board positions, so that they can bring people in and answer questions without making

people feel bad.

Recognition

- Have a volunteer of the month award?
- Thank individuals for good work or having done extra work at general members' meetings and/or in the newsletter.

Getting to know others/social events

- Use name tags at general members' meetings, and have everyone introduce themselves.
- Have a socializing break before, during or after general members' meetings, in which people can eat and chat.
- Strike a Social Committee to organize social events. Most co-ops have them, and the Shefford used to budget for this.
- Have workshops to learn how to do things (cooking classes, conflict resolution, etc.)
- Have a drop-in night, so people can play games or chat.

Despite hearing about the many suggestions from their neighbours, some influential members at the time did not accept that participation can be enhanced by treating members well and building community. A certain number of vocal members believed fines for non-participation would be the only effective means to get all members to participate. These beliefs, I theorize, are rooted in their worldview, just as my analysis is rooted in mine. However, I did not always espouse the same views. My upbringing was also geared toward duty and punishment, and my initial views reflected this outlook. However, my views changed over time as a result of evidence which showed that legalistic approaches do not eliminate the roots of social problems.

Perhaps because I have been a longtime member, I was not seen as an "expert" on these issues, and perhaps few arguments could have dislodged such a profoundly held view of human nature and the way the world works. I was also discouraged by the fact that I seemed

to have influenced certain members initially to take a community-building approach, and they later were influenced by the other members. It is always easier to scapegoat non-participants than it is to deal with the reasons for their lack of participation. I found that reproaching non-participants (most often behind their backs, but also in terms of dirty looks) was in fact a bonding mechanism for participating members who were diverse in income, ethnicity, etc.. Participation was what they had in common.

I do not want to discount the views of members who think that it is individual member's responsibility to take the initiative and adapt to the co-op, and impose my own view that it is the party with the greater power (the Shefford) that needs to change to ensure inclusion. Many members are coming from life experiences that taught them the former view the hard way. People in addiction recovery programs learn that no one and nothing else is responsible for their situation but them, and this gives them the sense that they do have the power and control to recover from the addiction. Some members have scraped by on very little, and have emerged from the situation through very hard work and self-reliance, abandoning the expectation that authorities would help them. Unfortunately, they may also believe that everyone is in a position to do the same. My observation over the years is that no one in the co-op is harder on people living on low incomes than other people currently or formerly living on low incomes. This can also be that people with higher incomes in the co-op are self-selected. They chose and continue to choose to live in a mixed-income environment, numerically dominated by people with incomes low enough to receive a housing subsidy. I certainly do not mean to imply that there is no oppression by higher income people against

people living on low incomes in general, but that in a co-op setting, internalized oppression can be the major issue.

At the Shefford, it is not necessarily the members with the most education or money who have influence. My views took their current shape through academic and informal education, at universities and social justice organizations. Put very plainly, the academic research and social justice goals do not resonate with some people's lives and beliefs that one can't and shouldn't rely on others, including the state and its agents such as the Shefford. People living on low incomes represent a full range of political beliefs and worldviews. It is a challenge to agree on common goals or practices.

Documentaries

A member involved in the environmental movement made the DVD of *An Inconvenient Truth* (a documentary about climate change) available to all members to borrow from the boardroom, and placed a borrowing sign-up sheet on the bulletin board near the mailboxes. At first, I was the only person who signed up to borrow the DVD. Later one other member signed up. Not everyone has a DVD player. Neither is everyone interested in watching documentaries. Hosting a documentary and discussion evening in the home of a member with a DVD player could gather up those who are interested, and facilitate the sharing of electronic resources.

A number of films exist that are relevant to the co-op movement. I had meant to set up a showing and discussion of a video about a co-op village in northern Italy entirely populated by recovering drug addicts who went there to learn artistic skills. Making art for sale (e.g. specialty wallpaper) was a way they could channel their pain, anger, doubts or whatever it was that brought them to substance abuse, and make a living in a community of people who understood where they were coming from. This was an example of a large functional co-op the point of which was to meet members' needs, not just simply to exist by members meeting the co-ops needs.

However, *where* to show the documentary became an issue. There is no communal equipment, and by that point, I was reluctant to host this event in my home for fear that some members might dominate the discussion or might not leave when appropriate, even when asked. The concern became, how does one make events inclusive of everyone, regardless of personality or mental health issues, without making them unpleasant for everybody else? Good facilitation can be helpful for people with mild issues, but most co-ops are not in a position to deal with some forms of serious mental health issues.

Posting of community development and co-op information

In January 2007, I made a "co-op education corner" on the bulletin board next to the mailboxes in the basement, and systematically posted information about community development and the aims and principles of co-op housing, which emphasizes meeting members' needs and building community. I also sought out and posted information about

local community services and activities. Examples included free events going on at the local grocery store two blocks away, a hiring fair and Centretown Community Health Centre services (includes a free legal clinic, free counseling, Good Food Box program (low cost vegetables), smoking cessation workshops, stress reduction workshops, home management help, etc.). I shared information I received from some mailing lists, such as a heritage activities e-mail newsletter from the City of Ottawa. I posted a notice for volunteers for a number of upcoming local heritage events, including a call for volunteer gardeners. I also posted articles and quotations about the benefit of being neighbourly and kind to others. However, a member took offence to one of these posters and ripped it down. Three things happened as a result: I began to have doubts about every piece of material I posted, worrying that they might give someone offence. Secondly, considerations of time and other priorities meant that I was unable to keep up this strategy in a systematic way on a voluntary basis. Thirdly, I found that during a period of time when I was feeling low, particularly about the Shefford, my motivation to continue this activity disappeared. In essence, I experienced one the findings.

Appendix E: Ontario co-operative housing and policy background and analysis

1. The co-operative housing movement

The Shefford is a part of an international cooperative movement, although the links between most individual members and the movement are not overt. The International Cooperative Alliance (ICA) is an “independent, non-governmental association which unites, represents and serves co-operatives worldwide”, founded in 1895. According to the ICA, a cooperative is:

...an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise... (ICA 2006)

Cooperatives have been recognized internationally as an alternative to the capitalist model. They also differ from many not-for-profit organizations in that in a co-op, the beneficiaries are always in control, making up the board of directors and each one having a vote.¹ The following is a statement by United Nations Secretary General Ban Ki-moon (2009):

Cooperatives can strengthen the resilience of the vulnerable.... The economic model of cooperatives is based not on charity but on self-help and reciprocity. In countries hit by the financial crisis, the cooperative bank and credit union sector expanded lending when other financial institutions... cut back.... Cooperatives deserve greater support. I urge Governments to adopt policies that support the establishment and development of cooperatives.

In the face of the current economic crisis, communities around the world are rediscovering the critical necessity to work for the common good.... I encourage

¹ This can be the case in some not-for-profit organizations, but it is not a defining characteristic. For example, OXFAM’s beneficiaries are people in the developing world, but they do not make up the board of directors of OXFAM, nor do they vote at OXFAM annual meetings. Organizations such as the John Howard Society often seek community members with certain skill sets, such as fundraising, legal know-how, and so forth, and are not necessarily 100% managed by people who have spent time in correctional facilities.

Governments and civil society everywhere to recognize the effectiveness of cooperatives and engage with them as vital partners for global recovery and achieving internationally agreed development goals.

Although many kinds of formal and informal structures are referred to as “co-ops”, the housing co-operatives discussed in this study refer only to those that are:

- legally incorporated under federal or provincial legislation as housing co-operatives (depending on the original source of funding);
- applicants undergo a membership interview process;
- residents (all co-op members) form 100% of the co-op Board of Directors, must participate in members’ meetings to approve budgets, audit statements and other major decisions;
- provide rent-geared-to-income housing for a majority of members; and
- are a part of a world-wide co-operative movement which includes financial co-ops (credit unions), farm, retail, funeral, artists’, etc. co-ops.

This section discusses the development of the cooperative housing movement internationally and in Canada. It outlines how cooperative housing has the potential to be a social capital/social infrastructure building initiative, through an overview of the Canadian cooperative housing movement’s successes and innovations. The section concludes with the internal and external challenges faced by Ontario cooperatives, and how most do not currently live up to their potential.

1.1 The development of the co-operative housing movement

The first cooperatives were born more than two hundred years ago when rural entrepreneurs and farmers decided to pool their resources and help one another overcome their limited access to commercial opportunities. Subsequently, retail cooperatives emerged to help poor households escape the debt trap and provide access to better quality goods and services. Cooperatives have since developed in many areas, from manufacturing to financial services, spurred by the desire for a more equitable way of working and doing business. (Ban 2009: 1)

Co-operative housing is a part of this larger movement, but forms less than 1% of co-operatives in the world. Co-ops are a way of bypassing capitalist and government institutions, where these are failing to provide for the needs of people living on low incomes or other marginalized groups. Most co-ops are worker-owned businesses, where workers own the means of production, share the profits and provide the labour power. Co-ops turn the capitalist system on its head. Co-ops tend to arise in sectors in which governments have either failed to act to promote the interests of the vulnerable, or where government actions have been insufficient and unlikely to become sufficient at any time in the near future. Affordable housing is one such area.

In Canada, the co-operative movement is said to have originated in Nova Scotia although the two provinces that are prominent in the co-op movement today are Quebec and Saskatchewan. There are currently over 10,000 co-ops of all kinds operating in Canada (CCA 2006). Some are very well known, such as The Co-operators Group, an insurance co-op which began so that farmers could share their risks and not lose their farms and livelihoods because of a disaster. The Co-operators now provides home, auto and many other types of insurance to all kinds of Canadians, and manages over \$16 billion in assets. However, it no

longer functions much as a traditional co-operative. In a co-op, each person with an insurance policy would be a member with a vote. The difference between this type of system and shareholders of a corporation, is that in a corporation the number of shares you have determines the power of your vote. In a co-op, it doesn't matter what the extent of your assets (or labour) is with the cooperative, every member has an equal vote. Business corporations are set up to make money. Co-operative corporations usually have some social goal directed toward the well being of their members, or in the case of the Mountain Equipment Co-op, the protection of the environment. Co-operative corporations provide goods or services to their members, either at cost, or with the profits being used to expand the goods and services provided, used for some socially progressive purpose, or returned to the members. People who become corporate shareholders in a business usually have money to invest. People who are members of co-ops traditionally have been at the lower end of the socioeconomic scale, or are not people who otherwise have power or financial resources.

Other examples of well-known co-ops are the caisses populaires in Quebec, a movement to keep Quebecers' money inside Quebec and invested in Quebec-owned businesses. This was a response to the ownership of most of Quebec's businesses and financial institutions by anglophone Canadians, many based in Toronto, and Americans. It can be argued that the caisse populaire movement transformed the political economy of Quebec, helped to shift financial power from institutions such as the Catholic Church and anglophone business owners who bought political influence.

The co-op sector in Canada is not as pronounced as it is in some areas of the world. For example, the International Cooperative Alliance (2008) reported that:

In Colombia, the over 7,300 co-operatives are responsible for 5.61% of the GDP in 2007 - up from 5.37% in 2006 and 5.25% in 2005. They employ over 110,000 people and some sectors are providing a significant proportion of the jobs - 24.4% of all health sector jobs are provided by co-operatives, 18.3% of the jobs in the transport sector, 8.3% in agriculture and 7.21% of the jobs in the financial sector. (Source: Sector Cooperativo Colombiano 2007)

The Canadian co-operative movement has a lot of untapped potential, but has still carved out a place as part of the small Canadian “social economy”.² The Policy Research Initiative (PRI 2006: 2) of the Government of Canada noted:

The activities of co-operatives and other social economy enterprises make a considerable contribution to the Canadian economy. During the conference, Paul Simard, Director of the Co-operatives Secretariat, noted that co-operatives in Canada have about 155,000 employees, and that financial co-operatives alone have more than 3,600 points of service. More than 40% of Canadians are members of at least one co-operative. Lou Hammond Ketilson, from the Centre for the Study of Co-operatives at the University of Saskatchewan, noted that Aboriginal co-operatives have an enormous impact in some remote areas, accounting for more than half of all employment in some northern communities. The PRI has estimated that the social economy accounts for around 2.5% of GDP, making it larger than – to give three examples – the aerospace, mining and pulp and paper industries.

Over 250,000 people in Canada live in housing co-ops, represented by 18 regional co-op housing federations in Canada. Note in table 1 that the number of housing co-ops are not evenly distributed across Canada, even taking into account differences in population, as the

² “Social economy enterprises” refer to organizations that have a market function (providing goods and services for fees) but mission statements closer to not-for-profit organizations, in which fairness, equity and meeting the needs of those with the least power figure prominently.

co-op housing movement has had more success in establishing the necessary relationships with governments in some areas than in others.

Table 10: Provincial and territorial distribution of housing co-ops

| Jurisdiction | Number of housing co-ops |
|-----------------------------|---------------------------------|
| Newfoundland and Labrador | 23 |
| Nova Scotia | 81 |
| Prince Edward Island (PEI) | 13 |
| New Brunswick | 22 |
| Québec | 1,200 |
| Ontario | 554 |
| Manitoba | 47 |
| Saskatchewan | 17 |
| Alberta | 61 |
| British Columbia (BC) | 264 |
| Nunavut | 1 |
| Northwest Territories (NWT) | 3 |
| Yukon | 1 |
| Canada | 2,287 |

The co-operative housing movement in Ontario advocates on behalf of about 550 co-ops which provide a mix of subsidized housing and market rent units. Co-op members tend to be diverse in terms of race, ethnicity, language, Aboriginality, immigration status, ability, gender, sexuality, age, family status, health status, as well as income. Ottawa co-ops are represented federally by the Co-operative Housing Federation of Canada (CHFC), provincially by the CHF –Ontario Region, and locally by the Co-operative Housing Association of Eastern Ontario (CHASEO). The CHFC is a member of the Canadian Cooperative Federation and the International Cooperative Alliance.

1.2 Canadian co-op housing successes and innovations

This section begins with some of the effects and innovations of co-ops other than housing, then discusses the particular successes and innovations of co-op housing, which provide a unique service in terms of the equal emphasis on affordable housing and social capital formation.

The Policy Research Initiative (PRI 2006) noted that co-ops were very resilient in the face of globalization, and even had the ability to take on competition from multinational for-profit corporations because of their unique goals and structure. The following example is a good one, as everybody dies, but not every family can afford the costs associated with a funeral, including either a burial plot or cremation:

Bernard Lefebvre described how funeral co-operatives in Quebec increased their market share from 7% in 1993 to 12% by 2005, despite the arrival of multinational competitors in the province during this period. He concludes that community

mobilization, pooling resources in a consolidated network, and rapid reaction enabled these co-operatives to enhance the ratio of service quality to price, thereby gaining ground in all markets where they competed with multi-nationals. Over the longer term, while the average funeral cost was higher in Quebec than in the rest of Canada in 1972 (before the emergence of co-operatives), by 2000 this had been reversed. Moreover, the average funeral cost for co-operative network users in Quebec in 2000 was 40% less than the average across all providers in the province.

In this case, Quebec funeral co-ops brought down the prices of funerals in Quebec. Co-operatives have positive societal effects, especially where the prices of necessities are very high. This has been true of Aboriginal and northern co-ops, which were necessary in communities in which the price of fresh vegetables and fruit were beyond what almost every member of the community could afford.

The co-op housing movement does a number of things well, at least for a majority of members. This includes providing rent geared to income (RGI) housing, which reduces the depth of poverty, and facilitating the creation of social capital. The latter includes members providing each other with physical and material help, emotional help, and greater security. Housing co-ops can also provide opportunities for networking, skills-building, social integration and political lobbying and mobilization. The latter is true of housing co-ops which are a part of the greater co-op housing movement. Some co-ops choose not to pay dues to the CHFC and their local co-op housing federation.

1.2.1 Providing rent-geared-to-income housing, which reduces the depth of poverty

On average, Canadian households pay 19% of their incomes for shelter. But for households in the lowest 10% income bracket, the shelter burden is fully 66% of income. The cost of housing severely affects the ability of many Canadians to meet other necessary costs of day-to-day living, quite aside from their ability – or rather

lack of it – to invest in their own futures. This figure includes disproportionate numbers of seniors, the frail elderly, those with disabilities, new immigrants and one-parent households. (CHF April 23, 2009)

McCracken and Watson (2004) are one of the few research teams to specifically examine and contrast co-op housing with other forms of housing for women living on low incomes. They found:

The women who received a subsidy in the cooperative housing building told us this had significantly helped them to become self-sufficient. The price of rent set at 25% of their income meant that they were able to afford adequate food and medications. Seventy percent of the women we spoke to identified as having a disability. This high percentage of women with disabilities points to the success at coops for creating accessible environments.

The 25% rate is set by the Province of Manitoba. It is 30% in Ontario. Nevertheless, this was also the finding among men and women living at the Shefford. One research participant said he might be homeless if not for the Shefford. However, the Shefford, unlike many other housing co-ops, is not accessible to the physically disabled.

1.2.2 Physical and material help

The Shefford research found that some co-op members received physical and material help from other members, particularly if they were incapacitated in the short or long term. This could take the form of cleaning, grocery shopping, help in painting or moving, and so forth. In addition to direct help provided to a neighbour, a “swap” culture exists at the Shefford, where people put items they no longer require on a bench near the inside of the back entrance. Others who need or want the items pick them up. These items have included TVs, computers, furniture, clothing, books, kitchenware and food.

Scholarships are available through the co-op housing movement in Canada for young people living on low incomes who wish to pursue post-secondary studies.

In addition, the co-op housing movement negotiates with businesses to provide discounts for co-ops. CHASEO, for example, does this through its Cost Cutters program. The Confédération québécoise des coopératives d'habitation (CQCH), through its agreements with various businesses, has been able to offer its 25,000 members of housing co-ops in Quebec discounts at Rona (hardware), Equifax (credit bureau), SécuriMembre et AutoAssur (insurance), Vidéotron (entertainment) and many others.

1.2.3 Emotional help

Emotional help/psychological support is not frequently mentioned in literature about co-op housing, including by the movement. However, it is a major finding of this research, as described at greater length in the Appendix D. Here is an example:

I did have a concern when [name of member] was going through her drinking problem. I told her I'd go to AA with her. I was concerned about her being too needy. People helped her. That's a good thing about this kind of living. If I did continue to live here, it's encouraging to think that people do take care of you when you're older.

1.2.4 Social integration

Most housing co-ops contain a diverse mix of people, including people of different income levels. According to the research of McCracken and Watson (2004: 18):

The women in the co-op spoke about the benefits of living in a building with a mix of incomes. In mixed income co-ops there is a range of incomes and a portion of the units are designated for subsidies. They said they did not feel the stigma they perceived living in a Manitoba Housing building.

The CHF (n.d.) pointed out that housing co-ops accept a large number of immigrants and refugees, and most housing co-ops in Canada have units for people with physical disabilities.

It also noted:

Special mention should be made of the efforts of individual co-ops to address the shelter needs of women and children who are survivors of domestic violence. Some co-ops have supported declarations that their housing is "domestic violence free", and enacted bylaws that allow Boards of Directors to evict abusive or violent men. Some co-ops have set aside housing units specifically for women and children who are fleeing violence, and typically make these available through an arrangement with a local social service agency.

The co-op housing movement in Canada makes materials available on community building with diversity in mind, and takes policy stands that favour respect for all people. I have observed that the CHFC and CHASEO boards do reflect the diversity of co-op members.

1.2.5 Empowerment

Some co-ops are founded and managed by and for specific groups, whose members work together. The three most common types are Aboriginal co-ops, co-ops for a specific ethnoracial or linguistic group (e.g. Vietnamese, francophone) and seniors. There are also at least two women's co-ops to my knowledge. Some co-ops serve primarily the GLBTQ community. It is empowering for people who are a minority or otherwise marginalized within the larger society to get together and create and manage something worthwhile, in which they feel comfortable as part of a majority.

1.2.6 Safer communities

One of the findings of this research is that a number of women in particular felt safer for living in a co-op. For example:

One of the reasons why I wanted to live in a co-op is, who's going to water my plants when I'm away? Where I used to live, I didn't know anybody. Just knowing your neighbours is really helpful. It makes your life easier. You feel much safer.

This confirms McCracken and Watson's (2004: iii) similar finding:

The women living in cooperative housing told us they felt safe in their buildings, because of security measures and the fact that they knew many of their neighbours.

1.2.7 Organizational experience and skills building

In their study of different types of housing for people living on low incomes in Winnipeg, McCracken and Watson (2004: iii) found in their interviews with women in housing co-ops:

The women said they liked the fact that they could participate in decisions of the co-op if they wanted to. Having a vote meant to them that their ideas could legitimately be considered. Women who were involved in their cooperatives gained organizational, communications and leadership skills.

The CHF (n.d.) and Canadian co-operative housing is listed in UNESCO's MOST Clearing House Best Practices Database. This document listed many benefits of housing co-ops, including the following:

Clear independent evidence exists that co-op participation helps people break traditional "poverty cycles" by encouraging the transfer of skills learned in the co-op to paid employment. Being able to count on secure housing at reasonable cost has allowed many co-op members to further their formal education, develop new job skills, or, sometimes, to start their own businesses.

The Shefford study also confirms that some participants gained skills and confidence through their work at the co-op.

1.2.8 A conduit to participation in the wider community

Housing co-ops can provide links to other community organizations, either in a formal way, or informally through members. This Shefford member stated:

I found out things I could do for my community through other people in this community. It's like waves of a puddle. It goes and goes and goes, like an echo.

Conservation Co-op in Ottawa is an example of another kind of social innovation – a co-op committed to good environmental practices. This co-op not only builds members' knowledge and skills, but also connects them with environmental groups and initiatives in the wider community.

1.2.9 Political mobilization and lobbying

CHFC and CHASEO political mobilization efforts were discussed in the fourth chapter.

The Confédération québécoise des coopératives d'habitation (CQCH) is a provincial federation itself made up of seven Quebec regional housing co-op federations, representing about 800 housing co-ops and 25,000 residents. Its Political Action Committee mobilizes co-op residents to become politically involved to promote and enhance funding for co-op housing. It provides information and letters that co-op members can send to their Members of the National Assembly.

Political action within co-ops can be initiated by members as well, such as the issue of the 18 story development proposed for the area behind the Shefford, which was discussed in earlier chapters. Living in a co-op in which contact with neighbours is already established made it easier for people to be rounded up for the city hall meeting. It also introduced many members to their first public meeting, which could give them more confidence to attend public meetings in future. Some people went just to be “bodies” of support, but once there, mustered the confidence to speak out after other co-op members got the ball rolling.

1.2.10 Conclusion

In their study of women living in social housing, private rental housing and co-op housing in Winnipeg, McCracken and Watson (2004) found that:

The women living in cooperative housing told us that stable, adequate and affordable housing helped them improve their health, economic status and gain skills.

There is no doubt from this study and others that co-op housing has had a beneficial effect on many of its members, who are primarily people living on low incomes, and frequently also members of other disadvantaged groups. However, not everyone primarily experiences benefits, leading to the need to reform both policy and practice to ensure housing co-ops are inclusive and well-functioning communities.

2. An overview of changes to Ontario and City of Ottawa housing policy

The Province of Ontario was an active player in supporting the development of new social housing from 1985 to 1995. This included co-op housing. Changes in Ontario’s housing policies stemmed from two key events: the unilateral withdrawal of the federal government

of its 50-50 cost-sharing agreement with the provinces for health, education, housing and social services (the Canada Assistance Plan) in the mid-1990s, and the election in 1995 of the Conservative government under the leadership of Premier Mike Harris. One of the first policy statements of this government was to announce the intention to “sell off” social housing. Although once the new government investigated the option and found that selling off social housing in Ontario was not desirable, it introduced the SHRA, passed in 2000 under Conservative Premier Ernie Eaves. This was a parting gift to the 47 municipalities of Ontario and to every individual living in a social housing unit.

The SHRA transferred responsibility for social housing from the province (which collects income and other taxes) to the municipalities (which have a limited tax base heavily reliant on property tax). It also provided a framework for how social housing should operate. Municipalities now became housing service managers and were responsible not only for managing social housing but passing regulations allowable under the act to apply to social housing within their jurisdiction.

Whereas before the SHRA, eligibility for social housing was determined by the province, based on whether an applicant would be paying more than 30% of his or her gross income on rent, the SHRA empowered the service manager (the municipality) to decide who is eligible and add any further eligibility restrictions on top of restrictions outlined by the province. The City of Ottawa as service manager kept the 30% standard. The SHRA gave service managers the authority to keep a centralized waiting list for subsidized housing, lists for individual

housing projects or both, and to rank households on the lists. A change that took place in the City of Ottawa that affected co-ops and other social housing providers is that subsidized applicants now must come from referrals from the central Social Housing Registry. Before this change, the Shefford and other co-ops kept their own lists. The people applying to co-ops, both subsidized and market renters, *really wanted to live in a co-op*. Co-ops are not the most visible forms of social housing due to their small share of the overall social housing stock. Before the SHRA, people sought out co-op housing because they were attracted by participating in a community. Now, the people at the top of the Social Housing Registry are desperate for housing, and may say they want to live at a co-op simply because it increases their chances of finding housing earlier. Applicants must still undergo the membership interview process, but if they say they are willing to put in four hours per month of labour and be nice to their neighbours, they are in. As pointed out earlier in the dissertation, there is no way to enforce participation in provincially regulated co-ops. This could potentially lead to splits between market and subsidized members, should most subsidized members have no real interest in co-op life.

The SHRA does give applicants and recipients of housing subsidies rights to have decisions made about their subsidies reviewed. However it stipulates an onerous written procedure that not everyone qualifying for subsidy would have the capacity to follow. Before the specification of forms, a co-op member could scribble an informal note or come to a board meeting or members' meeting, and talk about a given problem. This is an example of a

mechanism dictated by the SHRA that was not developed with the realities of people qualified to receive subsidies in mind.

Before the SHRA, the Shefford had greater discretion in terms of meeting or exceeding its target of 60% subsidized units. For example, if a member paying market rent lost her job, she could immediately be eligible, based on her reduced income, to receive a subsidy for the following month. At first, the SHRA regulations did not allow for subsidies to be given at all under these conditions. It required market members in this situation to apply to the Social Housing Registry and be placed at the bottom of the list, which can be up to a seven year wait. The co-op housing movement fought for and won the right of housing providers to extend subsidies to *in situ* market rent members who experience a drop in income severe enough to result in eligibility for subsidy. However, it is still not as flexible as the system used to be: The member must still apply to the Social Housing Registry and be processed, and the subsidy will only become available once the housing provider is below its target. This means, the member has to wait until a subsidized member no longer needs a subsidy through an increase in income, moving out, dying, or otherwise becoming ineligible. This is an insecure position, as there is no way to ascertain when any fortunate or unfortunate event might open up a subsidy space. It could be months or years in a small co-op.

Offering subsidized housing to market members who lose their source of income is important for several reasons: It maintains continuity of membership in the community; it offers help to

a member of the community which is what co-ops are supposed to do; it provides security of tenure which is not a feature of the private housing market where a loss of source of income means voluntarily moving or being evicted because one cannot pay the full rent; and it serves a social purpose through providing stable housing through a difficult time which might involve job loss, the loss of a spouse or parent, etc. so that the member does not have to compound the situation by having to find cheap private housing which tends to be unsafe and poorly maintained.

Section 85 of the SHRA allows for a \$5,000 fine or a prison term of six months or both for anyone who receives RGI or helps someone else obtain RGI when they are not eligible. This sounds fair, after all, rich people should not receive taxpayers' assistance for housing (unless of course they own their own homes... according to federal policy).³ However, if one earns \$40,000 per year but supports eight people on that income, as a number of immigrant, refugee and Aboriginal families may, and one owes pay day loan companies or others a great deal of interest, the issue should be whether the eligibility rules themselves are fair.

³ The Government of Canada generally provides six times more housing aid to homeowners, who tend to be much better off financially than most renters. In the 2009 budget alone, \$3.7 was promised in tax relief for home owners, part of which was the Home Renovation Tax Credit. The \$2 billion in interest-producing *repayable loans* to municipalities for physical infrastructure such as sewers was also counted as part of the federal government's investment in housing in that budget (Finance 2009).

The SHRA gave great freedom to municipalities to do as they pleased with social housing, as long as they informed housing providers in writing. The SHRA also dictated what kinds of decisions housing providers had to communicate to residents in writing, which can be odd in a co-op setting when decisions are made by members themselves at a meeting. Furthermore, city regulations require that certain forms be used to communicate with residents, and specifies time frames within which such communication must occur. This is a problem when the part-time staffperson does not have the authority or the time to respond to something immediately, and the next board meeting is in two weeks. It is also a problem when a volunteer board member takes on a task, and then is unable to follow through in time or at all. The SHRA seems to assume that housing providers have full-time paid staff, which is not the case for many co-ops.

After the SHRA (Bill 128) was passed, the City of Ottawa held consultations with social housing providers in Ottawa, including co-ops, about what the regulations should be. There is a difference of opinion in two of my key informant interviews about the actions of the City of Ottawa as service manager. On the one hand, Ottawa City Councillor Diane Holmes said:

I certainly have had some housing groups come to my office and complain about the treatment they were receiving from the service manager, namely the Housing Department. So this has been very broadly accepted across the city that the service manager has been a problem.

... the regs need changing... it's an absolute straightjacket. There's no flexibility given to the housing provider. It sounds to me like we're running the groups into the ground. The whole problem of reserve funds and sufficient maintenance dollars. We're creating future liabilities for ourselves by being so penny-pinching in the short-term. You know, if you don't fix your roof when it starts to leak, you end up with

a much bigger bill in the end.⁴ And the fact that we are so demanding about every tiny administrative detail. So all providers are doing are administrative counting numbers for us, and not looking after their members and trying to hold an educational evening or any of those other things that are really important if we want to keep the community together and have a community that works.

On the other hand, Government Relations Manager for the CHFC – Ontario Region Harvey Cooper said that Ottawa is among the most progressive municipalities in Ontario when it comes to social housing, including the development and application of SHRA regulations. The co-op movement's ongoing concerns about the SHRA are the multiplication of paperwork and the reduced capacity and flexibility for co-ops to make their own decisions, which were also mentioned by Holmes in her interview in relation to the problematic areas of the SHRA.

The SHRA and its regulations created an enormous problem for both co-ops and other social housing managers in that it introduced a benchmarking system to bring social housing expenses into line, without considering expenses such as community development and which did not take the realities of rising utility bills into account. The cost of utilities were benchmarked to a fixed percentage increase, at a time when oil and gas prices were rising well above that percentage. As of December 2005, there were over 70 appeals to the province from housing providers all over Ontario. The preparation of appeals added to the paperwork that housing providers had to do, which can be particularly onerous for small housing providers such as most co-ops. For example, the Shefford has 36 units of housing, and a part-time coordinator. Apart from this, the SHRA multiplied the amount of paperwork social

⁴ Since this interview in 2006, the City of Ottawa now allows housing providers to keep some of their surpluses as capital reserve.

housing providers were required to file by 12. Instead of annual reports, housing providers were now required to submit monthly reports.

Another problem with the benchmarking system was the standardization of RGI subsidies given to the housing provider, regardless of the market rent value of the unit. At the Shefford, there are very large two bedrooms that actually have an extra room and spacious separate living and dining rooms, and very small two bedrooms, which have small living-dining rooms rolled into one and tiny kitchens. The large two bedrooms are front units with balconies and receive a great deal of light. Some of the small two bedrooms are almost in complete darkness, at the back of the building, overshadowed by another building on the east side.

Before the SHRA and regulations, it did not matter who got the large two bedrooms and who got the small two bedrooms. The RGI subsidy provided 70% of whatever the rent on the unit was. Under the new system, the Shefford loses money if the people in the large twos receive RGI subsidies, because the subsidies are set according to whether the unit is a one bedroom, two bedroom, three bedroom and so on, regardless of the actual square footage, appearance or advantages of the unit. This subsidy is set at far less than the Shefford previously received in RGI for the large two bedrooms. For example, the market rent on the large two as of April 2010 was \$1,185 per month, whereas the city benchmarked the rent for any two bedroom at \$869. This has caused some grief between neighbours and suggestions that the beautiful large two bedrooms at the front of the building should be reserved for those paying market rent,

essentially creating a class system where one's location in the building would mark one as a subsidy recipient or not.

During the course of this research, I had the opportunity to apply both for a housing subsidy inside the co-op and a daycare subsidy from the City of Ottawa. When my daughter was a baby, the two methods of calculating subsidies were exceedingly different. The housing subsidy was calculated based on whether you pay more than a certain percentage of your gross income on the housing charge (rent). It does not take into account expenses, such as supporting a family of eight, supporting a dependent with a disability, managing multiple health problems and disabilities yourself, paying \$6,400 per year in tuition to finish a Ph.D. dissertation, and so forth.

The method of calculating child care subsidies was more progressive, based on one's actual expenditures (to certain maximums) in each category of necessities, such as housing, utilities, transportation, food, laundry, and any other expenditures deemed to be a necessity such as prescription medication, tuition, diapers, etc.. However, in 2007, the province of Ontario changed the child care subsidy model by basing it on gross income regardless of expenses. Now, only families earning under \$20,000 per year can receive full subsidies, even if a family of seven has two children in child care, but only earns \$21,000. If a family applies for a child care subsidy and the child in question has a disability, some leeway is given for disability-related expenses. If the family applies for a subsidy for a child who is not disabled,

but supports the child's sibling who has a disability, disability-related expenses are not taken into account.

The province was able to couch this change in progressive terms, and no public fuss was made, even by child care organizations. The province claimed that it was redistributing subsidies to those who needed it most, whereas those with very low incomes had always qualified for full subsidies under the previous system. However, it did cut down on the need for the city to pay public employees to check the expense paperwork. The new system is simpler, but it has opened some wide cracks.

With housing subsidies, it seems to up to the individual service manager to decide whether some source of income should be counted as income or not in the calculations. When I applied for a subsidy a number of years ago, I was told one of my scholarships would count as income, and the other would not. Either way, a household may be in debt, making huge debt repayments and having to borrow money to pay rent and child care, but still not qualify for either a housing or child care subsidy.

Diane Holmes said that the City of Ottawa, as social housing regulator, did not sufficiently understand all the housing service providers or the impact of policies and regulations on them. An example she gave was that the city decided that social housing providers in Ottawa have to accept people who are homeless because they are at the top of the Social Housing Registry as a priority:

Our providers are all different, they have different needs, but that we are not being sympathetic to the problems that are out there. In fact, it is a local mandate to take people out of shelters. That's not a provincial mandate. The provincial mandate is woman abuse. They go on the priority list. Women suffering from abuse go on the priority list, but people coming out of shelters, the homeless, and maybe the terminal health, extreme health, is a provincial. But I know the homelessness is not. That was established with the City and all the housing providers working together. Certainly that has its good points but it also has its problems, and we need to be working on that.

It makes sense to give social housing priority to homeless people. There is nothing wrong with such a policy. However, it is not accompanied by the support required to ensure a co-op, for example, can continue to function well given the problems many homeless people experience and bring with them. For example, according to the Canadian Mental Health Association (CMHA 2003) an estimated third of homeless people are living with a mental illness, and many of these also have substance abuse problems.

Diane Holmes mentioned inadequate support for people living with addictions and mental illness. Salus and Options Bytown offer some supportive housing units, but nowhere near enough to meet the need. Many people experience several different kinds of problems simultaneously, which can make them outcasts and seen as “undesirable” even in a supportive housing situation. Currently provincial and city housing policies, instead of providing supportive housing to all those who need it, are simply off-loading problems to existing housing providers who do not have the resources or the training to deal with them.

Just like physical infrastructure can crack, so can social infrastructure. Just as physical infrastructure requires investment in order to maintain and improve it, so does social

infrastructure. Although there are provincial and city housing and social policies which are designed to help people living on low incomes, these are sometimes undermined by both a lack of sufficient investment and a pressure on existing infrastructure threatened by policies that do not always take the realities of social housing providers into account. Housing co-ops are at a particular disadvantage because they represent such a small percentage of the social housing stock. Social housing legislation, regulation and policy have not been developed with co-ops in mind.

4. Contradictions between co-op principles and the current realities of Ontario housing co-ops

Whereas a previous section outlined the successes of co-op housing, this section discusses how housing co-operatives can often work far better on paper than in practice. Ottawa City Councillor Diane Holmes commented on the progressive philosophy behind the first Canadian housing co-ops in the 1970s, and the idealistic communitarian people who founded them:

The co-ops have changed, so it's not the same younger people who were healthy when they set up these co-ops originally.

The co-op population has indeed drastically changed, but this is not the only difference. Direct contradictions exist between the seven co-operative principles and the current realities of Ontario housing co-ops. The ICA updated and published the seven co-operative principles in 1995, and these have been endorsed and adopted by the CHF. These are: Open membership, democratic control, economic participation, member education and community.

Each principle and definition is listed below, with an analysis of how Ontario co-ops cannot or do not conform to the principle.

Principle 1: Open membership

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

Provincially-regulated Ontario co-ops cannot just accept any applicant they choose.

Applicants for subsidized units must be referred from the centralized Social Housing Registry. Oppression and internalized oppression may be at play within some membership interviews to advantage some people over others.

Principle 2: Democratic control

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

Section 93 subsections 1 and 2 of the SHRA determine that the following are under the control of the province, not the housing provider (including co-ops). In subsections 3 and 4, provisions for the establishment of local requirements approved by the service manager are outlined.

93. (1) Every housing provider is required to meet such provincial requirements as may be prescribed. 2000, c. 27, s. 93 (1).

Same

(2) Without limiting the generality of subsection (1), the provincial requirements must include matters relating to,

- (a) the housing provider's corporate structure, including its constating documents and by-laws;

- (b) the housing provider's operation, management and maintenance of its housing projects and its selection of property managers;
- (c) the housing provider's participation in a waiting list system established for the service area by the service manager for rent-geared-to-income assistance or a waiting list system established for the service area by the service manager or a lead agency for special needs housing;
- (d) the housing provider's compliance with eligibility rules, occupancy standards and priority rules established under Part V for the service area, including those established with respect to special needs housing, and the housing provider's selection of households to occupy vacant units in its housing projects;
- (e) the housing provider's relationship with the occupants of its housing projects;
- (f) the housing provider's participation in a system for pooling capital reserves for investment purposes;
- (g) the housing provider's participation in a system for group insurance of housing projects;
- (h) the housing provider's participation in a system or process for the renewal or replacement of mortgage financing;
- (i) such other matters as the Minister considers to be necessary or desirable for the proper operation of housing projects. 2000, c. 27, s. 93 (2).

It is difficult to see, then, in what way Ontario provincial co-op members have democratic control of their own affairs. Even the housing charge increases each year are dictated by the province, and members must either rubber-stamp the increase or live with financial penalties.

In addition, where members do have some control, as in certain decisions involving other members, the results of this case study show that members sometimes vote for policies and penalties that oppress other members. Many decisions boards and members make about other members are sources of conflict.

Principle 3: Economic participation

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

This principle emerges from the reality of worker-owned co-ops. Housing co-op members do not own their housing as individuals. The Shefford Heritage Housing Co-operative is the legal entity that owns the Shefford, but it is so tied to government financing that it is essentially controlled legally and financially by government. The government has the power to place a co-op in receivership.

Before the SHRA, the Shefford charged an application fee and membership fee. Application fees are no longer allowed, something I agree with. The membership fee is nominal and payable at the time the applicant moves in. This principle evolved into the "sweat equity" of four hours of participation per month. As described elsewhere in the thesis, this requirement is divisive and problematic.

After the SHRA, co-ops and other housing providers had to turn over all or most of their surpluses to the city. Now, some of the surplus can be kept for future repairs and capital projects. However, the surplus cannot be used, for example, for capacity-building or any other services for members themselves.

Principle 4: Independence

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

Any organization in Ontario incorporated as a housing co-op must follow the framework and directives outlined by either the federal or provincial/municipal governments, depending on which of these governments aided in the establishment of the co-op and the provision of RGI subsidy. There is no independence.

Principle 5: Co-operative education

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

CHASEO does offer training, but in insufficient quantity to cover all co-op members.

CHASEO is limited by its budget, which is made up of contributions from co-ops which are themselves limited in their budgets. Most Shefford members have never received any co-op training.

Principle 6: Co-operation among co-operatives

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

CHFC and CHASEO do maintain links to local, national and international co-operative movements. An example is a directory of co-op businesses, participation in the Canadian Co-operative Alliance, and support for Rooftops which helps communities in the developing world establish housing co-ops.

However, understanding of and support for the co-op housing movement (let alone the broader co-op movement), varies in and between housing co-ops. For example, a discussion

takes place at Shefford meetings from time to time about whether the Shefford should continue to pay dues to CHASEO and whether it gets “value for money”. Some members are sympathetic to the broader goals of the co-op movement, while others have referred to this in participant interviews as “Marxist”, “socialist” and undesirable, or are simply ambivalent.

Principle 7: Community

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

Today’s housing co-ops include a huge diversity of members. They have no common economic, social or cultural needs. Some need paid work, more paid work, or better paid work. Others already have well-paid work. Some may be seniors or others in need of neighbourly help, some are sociable individuals, others do not want to become too close to neighbours. Increasingly, urban co-ops are becoming communities of geographic proximity, rather than communities of people with anything in common other than their address. The co-op housing movement makes an effort to promote diversity and inclusive community development, but due to lack of funds or lack of interest, not all co-ops challenge oppression and internalized oppression.

Most of this thesis is about what kind of community the Shefford co-op is and what it could be. It is fair to state based on the findings of this research that the co-op meets some members’ needs and not others. It is also fair to state that some members are committed to a more inclusive community, and some are not. Community-building at the Shefford has been difficult, and has met with varying degrees of success both before and after the efforts of the

present research. Certainly, there has been little movement for community-building beyond the co-op, although in this area too, some members have made progress. For example, one member organized Shefford participation in the City of Ottawa's clean-up day, and another took the lead on political mobilization at the city planning level.

I am tempted to say that what community exists at the Shefford is present despite government policy. However, this would be taking much for granted. The Shefford would not exist as a co-op if not for the provincial government, and continued support by the city government. Publicly provided health and social services benefit many members of the co-op, who might not otherwise be in good shape. The Shefford *is* a community, with all the strengths and flaws of a given community, although the Shefford and other co-ops may stop short of the full intent and vision of this principle.

Conclusion

In short, there is a major discrepancy between what a co-op is supposed to be, and what housing co-ops in Ontario actually are at the beginning of the 21st century. This dissertation provides a step by step analysis of how Ontario housing co-ops depart from co-operative principles, which is something that has never yet been published. Co-ops have spent the past 20 years simply trying to survive, and there is very limited scholarly work on housing co-ops in particular.

The gap between the vision and reality is due in large part to the policy impositions of federal, provincial and municipal governments which formulate social housing policies and budgets that do not enable co-ops to adhere to all of the principles, and make it difficult if not impossible for small co-ops to adhere to any of the principles. However, I cannot claim that in the absence of restrictive legislative and budgetary frameworks that housing co-ops would otherwise be a panacea for all people.

The challenges Ontario housing co-ops face today go far beyond the violation of honoured co-op principles and traditions. Socioeconomic structures which impede many people's full participation in Canadian society are of course reproduced inside the co-op. People may experience linguistic or cultural barriers to becoming fully involved in decision-making. They may experience physical or mental health issues which limit their participation. They may be lacking in social skills and experience, which can pose a problem at meetings. Some may have child care responsibilities, do shift work, or be employed at several low-wage jobs to make ends meet. Time constraints can impede some members from participating fully. Other members may feel disliked, excluded, or judged, and avoid their neighbours.

The following section develops some suggested strategies the co-op housing movement can look at and discuss to respond to the many internal and external constraints housing co-ops face.

5. How Ontario housing co-ops can adapt to new challenges and realities

Two things are clear from the preceding sections: Housing co-ops possess enormous potential to help empower and connect people living on low incomes, and Ontario housing co-ops are not fulfilling their full potential due to some inherent problems. This section offers suggestions to the co-op housing movement based on the present research and the application of secondary sources also reviewed in this thesis.

It is time to change the Ontario co-op housing model to adapt to the realities of who lives in co-ops in the 21st century. This model will need to adapt to the political context that members are mainly implementing laws and regulations rather than forming them, and this implementation of laws, regulations and financial frameworks, decided by others, is causing divisions within co-ops.

Saskatchewan has changed its legislation to allow for “New Generation Co-ops” (NGCs). These are farmers’ co-ops designed to increase farm income. Contrary to one of the international co-operative principles, these are closed membership co-ops. (So, by the way are housing co-ops. There are a limited number of spaces in the co-op, and one cannot be a member unless one resides at the co-ops.) Fulton (2000) documented that there were about 200 NCGs in North America:

The New Generation Co-operative (NGC) concept is attracting attention as a way for farmers to increase their incomes and to offset some of the negative impacts of recent changes in agriculture. Saskatchewan has new legislation that makes it possible to achieve all the benefits of the NGC model.

Saskatchewan farmers' co-ops are adapting to new realities, and so can Ontario housing co-ops. The suggestions in this section are gathered into three main focus areas. The first is about **reducing the administrative burden** on housing co-ops while **ensuring that members' interests and rights are protected**. The second addresses the fact that housing co-ops cannot hope to function effectively according to any kind of democratic process without a guarantee of the **greater efforts at capacity-building**. The ability for co-ops and the co-op housing movement to provide the degree of support to co-op members in this area is impeded by the funding structure of Ontario co-ops, and the obligation that co-ops themselves implement many of the harsher and rigid provincial and municipal requirements. I have grouped the suggestions geared to dealing with these problems under **expansion of funding base and programming**.

Better serving co-op members may require a shift from the narrow defence of co-op housing interests to broader promotion of community well-being, paying particular attention to issues of primary concern to the various populations of people who are more vulnerable to poverty. This can be a double-edged sword. On the one hand, this may facilitate member education about the problems faced by their neighbours, and could open up doors to funding from foundations. Should the co-op housing movement take political stands on issues related to housing, but not strictly about housing, it could make co-ops vulnerable to withdrawal of financial support by governments. The co-op housing movement also does not currently have the resources to move beyond housing to all the issues that are so intertwined with it. As

such, I bring a practical perspective to all of these suggestions, also listing the challenges co-ops and the movement may face in implementing them.

In addition, there are lessons to be learned from both the successes and the failures of other kinds of co-operatives. For example, Murray Fulton's research on the financial failure of several large Canadian agricultural co-ops found that "inadequate governance facilitated poor management practices that reduced members' trust in and identity with these organizations, which over time led to lower performance." (PRI 2006: 5) The co-op housing movement is dealing with similar challenges through its 20/20 Vision certification drive.

The 20/20 visioning and certification process began with the necessity to plan for the end of federal operating agreements with housing co-ops established under federal programs. Most of these operating agreements are due to expire between 2015 and 2028, leaving large numbers of federal co-ops with no structure or financing from the federal government. This will give them more freedom: The federal government will no longer dictate or manage their affairs, their mortgages will have been paid off, but they will also not receive RGI funding from the federal government anymore.

The CHFC is offering all member co-ops (not just federal), trained facilitators to develop a 20/20 vision and mission statement. CHFC is also providing a toolkit of resources to help co-ops put "co-op values to work for your co-op" as well as develop good governance, principled leadership, sound management, a plan for capital replacements and longer-term

investment, a long-term budget and an examination of refinancing options. CHFC will certify any co-op which can show that it can meet the standards it sets.

According to a key informant interview, many Ontario co-ops experience management and financial difficulties, so this focus on good management makes sense. The CHFC has also published a document about how the international co-op principles can be applied in housing co-ops, with tips such as non-discrimination. However, harkening back to the community development workshops at the Shefford described in Appendix D, we find that abstract principles are best explained with concrete examples and training. Co-op management issues cannot be resolved without constructive communication skills.

CHFC and CHASEO do an excellent job of lobbying and political mobilization. They each provide exceptional resources, services and good quality training. This section does not seek to fault these organizations for not doing more under the current constraints. It seeks to put a hopefully improved model on the table for discussion.

5.1 Reduce the administrative burden and ensuring member rights through centralized management

This subsection begins with a concrete example of a number of problematic issues within housing co-ops, including but certainly not limited to: co-op housing members have fewer rights than tenants in Ontario in some regards; co-op rules are inconsistently applied and influenced by what members think of the member(s) in question; and some members possess greater capacity to influence democratic decision-making systems than others.

The July 27, 2005 Shefford general members' meeting dealt with a controversy about the 65 day notice period upon move-out. Members' meetings are open and the minutes are public, but I will identify the members involved as X and Y. X and Y, a couple, gave the co-op 63 days notice that they were moving out. They had bought a house, and were moving into it on September 1. X was a former Shefford president and very active participant. Y was on the Maintenance Committee. The co-op by-laws state members who plan to move must give 65 days notice. X and Y did not remember this. Most co-op members do not memorize the by-laws, even members who serve on the board. The by-laws are text-heavy legalistic documents that take up a thick binder. To my knowledge, only two members had ever memorized the whole thing. Each person is given a copy of the binder upon move-in, but the by-laws and policies therein are not kept up to date. As a member, I don't even know where my binder currently is.

The Board offered a compromise that X and Y should vacate by the end of August, but only pay half of September's housing charge. This is because the co-op wanted the unit vacant for a month to do repairs. Many repairs are scheduled all at once at move-out, leaving some long-term members living with years of outstanding repairs.

X and Y had circulated a written notice to all members in advance of the July 27 members' meeting that they intended to appeal the board decision. The notice stated:

We're sorry to have to involve you with our issues, but it's important to remember that the members of the co-op control the Board (not vice versa), and that members

have the right to speak out against something that feels unjust. It's happening to us. It could happen to you.

X and Y argued in the notice that the 65 day notice has been waived for some people in the past.

This conflict put me in an awkward position. I believed that the Shefford should stop the practice of suspending the by-laws, and apply them equally to everyone. I also believed the by-laws themselves are unfair, and this was one of a number of examples of where co-op members have fewer rights than people in rental housing, where the notice period under the *Residential Tenancies Act* is 60 days. Personal considerations also came into play. I liked X very much, appreciated all the work she had done, and didn't want to alienate her. This is the difficult thing about co-ops where people know their neighbours. You may be rewarded for being a nice person who has been an active participant. Would the same consideration be given to a surly non-participant with no friends among the Board or membership? In this case, the co-op membership ruled in favour of X and Y. They were able to use the social capital they had accumulated in the co-op to save them some financial capital.

I observed over the years that the way members presented themselves and what other members thought of them seemed to have an impact on decisions that were made at the board and general members' level.

Part of the solution is that **Ontario housing co-op members should not have fewer rights than tenants under the *Residential Tenancies Act***. The other part of the solution is

centralized management of provincial/municipally-regulated housing co-ops, which could share the administrative burden, provide centralized and specialized coordinator training, provide a free conflict resolution mechanism, and act as an arbiter to ensure members' rights are respected and that rules are consistently applied.

A certain degree of centralized management is already provided for federally-regulated co-ops in Ontario, Alberta, BC and PEI through the Agency for Co-operative Housing, a not-for-profit organization linked to the co-op housing movement. The first of this agency's eight values is: "Respect: We esteem our clients and at all times treat them fairly and with consideration." The Agency primarily ensures that co-ops are spending public money appropriately, and vets budgets and other financial matters. It is still limited in its responsibilities.

I envision a more active type of centralized agency. The idea of centralized training and provision of appropriate coordinator staff came to me from observations made at the Shefford. Until recently, the Shefford had always hired a coordinator, whose salary was paid by the Shefford. As the administrative burden became ever more intense, finance and administration were the qualities hiring committees prioritized. The individual was responsible for RGI processing, accounts payable and receivable, reporting, coordinating maintenance staff, records keeping, and so forth. If ill or on vacation, only some of these duties could be taken on by volunteers. Each individual coordinator has their own strengths, but they rarely can be all things to all people.

At one point, conflicts between a coordinator and some members became destructive to the atmosphere at the co-op. When the coordinator left, another search needed to be undertaken. In recent years, the Shefford hired a small co-op management firm instead of an individual coordinator. The firm is owned by a long-time co-op activist who is an experienced coordinator. She hires employees. The more routine work is done by the employees, but the head of the firm is available for advice and difficult meetings. She is skilled at reorienting meeting discussions that have become insulting or unfruitful, and providing a solid base of knowledge and expertise about co-op principles and functioning. One of her staff was able to take parental leave without any disruption to the co-op, and other staff were able to pick up the slack. The head provides training to the staff and they are able to ask her questions about difficult issues. She also has good links with the co-op housing movement and with government officials. The Shefford runs smoothly and in 2010 won a housing co-op management award. This is a model I would propose for a not-for-profit agency to manage housing co-ops. Staff can be centrally trained and paid. Their salaries and benefits would be negotiated fairly and would not be up to the changing ideas of various boards. They would have informal and formal resources to turn to if there was a matter they could not handle. Co-ops would no longer have to worry about replacing coordinators. Performance reviews would ensure that co-op members are happy with the service provided by staff.

This would in particular move the salary budget out of members' control, as members would pay an administration fee to the centralized agency instead. I have seen three situations in

which co-op members with little or no staff management experience were on the board of directors and made unfortunate decisions. Perhaps some based these on their own experiences as low wage employees in a cut-throat private market. Two of the occasions were at the Shefford, and one was the CHASEO board. One involved salary and benefit cutbacks. Another involved reducing work hours when the existing work hours were already inadequate to keeping up with the task. The third was not allowing a very competent, experienced, long-term employee to come back from maternity leave on a part-time basis, and recommending that she be fired. The first two situations resulted in the coordinator leaving, although these may have been factors but not the only reason. The latter involved the CHASEO members at a general members' meeting overturning the board decision at a divisive and emotional meeting. The staffperson had been in limbo for a time, and the board members whose decision had been overturned seemed to have been publicly embarrassed by the members' arguments and the overturning of their decision. However, these board members may have been mainly people living on low incomes, who were required to make professional staff supervision and management decisions with little or no training or experience in this area. Most people cannot learn to become good managers of staff in one hour or by reading a pamphlet. It takes years of experience. The current system sometimes sets up lose-lose situation. In the Shefford research findings, some members indeed felt that they had been set up to fail.

Many years ago, a friendship developed between a Shefford coordinator and president so deep that they went to Cuba on vacation together. I am not aware of any conflict of interest

or controlling behaviour from that dyad. Just because people become friends does not mean that they use the friendship to derive any unethical benefit or abuse their situation.

However, perceptions, personality conflicts and camps can take root and influence the proper functioning of a co-op. If a centralized agency managed staff, it would be able to re-assign someone who was inappropriate in a given situation, rather than have the person either be the source of mistrust or risk being fired.

CHASEO provides some essential services for co-ops including chairing difficult meetings, mediation, and specialized consulting. However, these cost money, and members have no right to these services. For example, one Shefford member requested mediation, but the co-op at the time did not think the matter was important enough to spend money on so the mediation did not take place. Another example is when chairs of meetings are unaware that they could use some skills development. Co-ops and their members face dual obstacles to taking full advantage of CHASEO's services: problem denial and lack of funds.

If a not-for-profit central management agency were adequately funded, it could also have a full-time certified mediator and adult educator on staff who could go to any co-op in which mediation was needed. When not mediating disputes, the staffperson could provide free hour long workshops on issues to do with conflict resolution, conflict management and constructive communication at co-op general members' meetings, which co-op members are required to attend.

The centralized agency could manage the routine paperwork, such as keeping internal waiting lists and so forth, in order to resolve inconsistencies and hard feelings that develop when a coordinator or committee lose information and applications, or when there is a perception that someone has unfairly advanced ahead of another person on a waiting list. The centralized agency would keep the confidential RGI records, and manage arrears, so that co-op members do not know about other co-op members experiencing financial difficulty, unless these members choose to let the information be known. Currently, out of 48 members, seven sit on the board, so 15% of members know when other members are in arrears.

So, how would this kind of system still be a co-op with members managing their own affairs?

I believe honesty must come into play. There is no point in giving members decisions to make that are not really their decisions to make. This is just frustrating and divisive. Instead, members should have control over decision-making in certain budget areas, such as capital reserve funds, social events, landscaping, and what to do with surplus laundry and parking revenue. Members should be encouraged but not forced to participate in improving the community both physically and socially, both in the co-op and the surrounding area.

Members should have to take board training before joining the board of directors, or within three months of joining.

A centralized management agency could also have a trained and experienced volunteer coordinator/community developer on staff for every five co-ops. This person could be responsible for promoting inclusion, helping members know what is expected of particular

jobs, and perhaps even helping to organize multi-co-op social events and sports teams.

The person would have training in volunteer recruitment, motivation and management, and could stimulate community development activities. It would also be important for any person in this position to have training in handling members living with mental health issues.

Needless to say, these recommendations are impossible within current financial frameworks, which is why subsection 5.3 deals with how to broaden the funding and programming base.

5.2 Focus on member education, training and capacity building

CHASEO's Education Program includes workshops designed to help members manage their co-ops more efficiently. CHASEO will also organize custom workshops for co-ops with specific needs, or will come to the co-op to conduct a workshop. The annual Spring Conference and Fall Education Day are very useful training and networking opportunities, where co-op members from throughout eastern Ontario can come to a central location, learn and meet each other. In addition, CHASEO conducts a free Board Basics Workshop four times per year in the Ottawa area. Why then, would anyone recommend *more training*?

All of these come at a cost to individual co-ops, particularly the custom workshops.

CHASEO must charge for these workshops in order to pay qualified instructors and cover any overhead. However, the cost can be prohibitive for smaller co-ops, or any co-op in which the board or members do not see the value in such training. Some co-op members believe that people who join the co-op should already know all about co-op life because years ago, in order to apply to the Shefford they had to attend an information session. Or they believe it is

the responsibility of the individual to pick up the skills and information on their own. The Shefford has never had a custom workshop. To my knowledge, most of the members of the boards of directors for the last 16 years have not attended board basics workshops. The Shefford may send one or two individuals to the spring and fall training days, but these tend to be the same individuals, not the people who actually need training most. There is rarely any follow-up from these training sessions. Members do not always communicate what they learned, either through a report to the board or a report or newsletter article for members. This does happen on an ad hoc basis, if the member has the time or inclination, but there is no systematic process for communicating what was learned to the members.

I would propose replacing the requirement of four hours per month of participation with a certain number of hours per year of co-op related training, along with keeping the requirement of participating in general members' meetings. Training needs to include co-op governance models, conflict resolution, communications skills, human rights, diversity and broader social justice issues. Members should also be able to count literacy training toward their training requirement.

For financial reasons and determination of priorities, the Shefford has not always been able to participate in national conferences. CHASEO and CHFC newsletters are made available to members, but judging by how many are left in the recycling bins under the mailboxes, few members read them. Some Shefford members feel connected to the wider movement, and

others don't. A co-op training requirement would introduce some members to the movement's wider goals and possibilities.

Co-ops are left to implement the priorities and complex requirements of governments, discussed in a previous section by key informant Ottawa City Councillor Diane Holmes. Holmes also mentioned the physical and psychological trauma many refugees to Canada have had to deal with, and the expectation that they will adjust to a whole new system of doing things:

.... coming out of war-torn countries where there is no democratic institutional understanding and experience, so people coming out of desperate situations with great difficulty to fit into what needs to be cooperative living and supporting each other and getting to know your neighbours and all the things that need to happen when living in a close, tight city where you're right on top of your neighbour, there needs to be all those, what you talk about educational opportunities to get people to learn what kind of society it is.

Co-ops can potentially be helpful in integrating refugees, people living with mental illness, and any other group facing housing barriers. However, they cannot do this at a systematic level unless both coordinators and members receive training in these issues. Right now, it's the luck of the draw. If you get into a co-op with a coordinator or some members that have a pre-existing understanding of complex social issues, you may get help. However, you may also become a part of a co-op in which influential members expect people to leave aside the whole experience of their lives and conform or adapt by themselves.

The underpinning of all training is good communication skills. This is necessary for real democratic participation, *and* for understanding complex financial issues. Good

communication skills may help to prevent some conflicts, which are a major disadvantage and source of grief in co-op life. Two Shefford interviewees put it this way:

There are some people who come across badly and that turns people off. It's hard to foster community when there are conflicts.

No one likes confrontation.

Destructive atmospheres are not limited to co-ops. The organizational management literature is filled with studies and solutions for the poisoned workplace, some of which could equally apply to other groups of people who do not communicate with each other effectively, or where there is a communication gap between management (e.g. Board of Directors) and those they manage (e.g. members). In particular, American communication scholars Lutgen-Dandvik and Sypher's (2009) edited volume *Destructive Organizational Communication: Processes, Consequences, and Constructive Ways of Organizing* could be helpful. This book integrates theory and practice in addressing the human complexity of spaces in which people are required to work together. Chapters include the construction of civility in multicultural organizations, social ostracism, cliques and outcasts, racial and sexual harassment, LGBT experiences, the potentially damaging role of electronic communications, and the dark side of teams. Chapters on constructive communication include building human resilience, the use of humour, stress-reduction and community-building.

There are also many strategies that have developed within the adult education and anti-racist movements in terms of dealing with oppression and internalized oppression. Workshops on

these issues need to take place at each co-op. Some co-ops and co-op members do not recognize that oppression exists within the group or that internalized oppression exists within themselves, and/or are not in a position to hire adult educators or community developers to run groups and workshops or give organizational development advice. This is the reality for many community groups beyond housing co-ops as well. A drawback is that many of these anti-oppression tools and strategies do not necessarily deal adequately with the complexity and intersectionality of various forms of oppression, as well as the influence of human characteristics beyond race, gender, income and so forth.

Conflict resolution skills need to be a part of co-ops and community development. Conflicts are inevitable. It is how we deal with conflict that pulls us through as a community or not. The co-op housing movement offers a sample conflict resolution policy. Yet conflict management and resolution are skills that cannot be learned from a policy a few paragraphs long. The Shefford does not have either a conflict resolution by-law or policy. One was considered at a general members' meeting, but it was tabled and never re-examined.

Co-op housing governance is envisioned in terms of a business model, paying particular attention to budgets and legal requirements. Yet, not-for-profit organizations also pay attention to these issues, but many also incorporate techniques for ensuring that participants treat each other with respect. The co-op housing movement may benefit from looking at these and perhaps incorporating these as regular business practices. An example is meeting or workshop "agreements" or participation guidelines – discussion and adoption of how

meeting participants agree to work together and communicate with each other. This establishes “shared norms” which are not imposed by a few, or known only to some, but that everyone understands, acknowledges and owns.

Co-ops could also benefit from much more education on how to motivate and retain volunteers. As part of this growing literature, Braun and Castor (2004: 58) give a list of preferences of today’s volunteers, that they need or want to know exactly how much time tasks will take, they want to be able to see the results, they want to contribute their own ideas and not just follow mindlessly, and they:

...want to work in a group where they feel at ease. They want to experience the feeling of belonging and acceptance. Taken together, the above-mentioned preferences reflect the reality of a multi-optional society where people are looking for flexibility and at the same time forced to demonstrate flexibility, where they are less inclined just to accept orders and where it is generally thought that one is entitled to self-fulfillment.

The four hour per month participation requirement does not reflect the new pattern of volunteering discussed in the fourth chapter, in which volunteers may give a great deal of themselves at certain times and not at all at other times.

Co-ops, including many individual co-op members, are concerned about managing the co-op’s finances. They see that it takes skill and knowledge to handle the finances of a large or small not for profit corporation. They internalize management mantras about budgeting. Yet, many seem to think that co-op volunteers can manage themselves. They do not realize that managing people, and having them do successful team work, takes skill and knowledge too.

If co-ops are going to apply management and accounting principles to budgeting and administration, they should also apply the management literature on leadership and the management of people, such as motivating the workforce, training the workforce, reward and recognition systems, conflict resolution, encouraging creativity, sense of belonging and togetherness. In co-ops, volunteers are expected to work without knowledge or training. They are expected to manage and motivate themselves. They are expected to put in their hours for free regardless of how unpleasant the work or the atmosphere, and in some co-ops regardless of whether they actually have the time or the energy to do the work.

Clearly, the need for numerous types of training in co-ops currently exceeds the capacity of the co-op housing movement to provide it.

5.3 Broaden the funding and programming base, focus on community well-being

I have made a number of costly suggestions in the previous subsections. There is no housing money for community development and training. However, there are other pots of money both at various levels of government, from foundations, some large businesses and NGOs and in the community at large for skills-building and community development, particularly for people living on low incomes and people who face other barriers in addition to low income.

As a not-for-profit, a centralized co-op management agency could qualify for such funds, which it would pool and produce programming for co-op members. Also, if Canada Revenue Agency regulations were changed to allow co-ops to provide charitable tax receipts, co-ops could fundraise in the community, and in so doing, raise awareness in their communities about the benefits of co-ops. They could perhaps engage in joint fundraising activities with other community organizations and form mutually beneficial partnerships. Or in the absence of charitable tax status, co-ops could have a local NGO set up a community development fund for the co-op or group of co-ops, and funnel the donations that way. Fundraising is a good skill for members to learn. It can prepare people for further community action, as most NGOs need people with these skills. Organizing events and campaigns provide a sense of confidence and doing something worthwhile, whereas rubber-stamping budgets do not.

The co-op housing movement does take progressive stands on social issues. However, co-op structures need to evolve to ensure that people living with socioeconomic disadvantages are not made worse off by their experience with a co-op, whether as a member or co-op applicant. Activists in the co-op housing movement are certainly aware of broader social goals. Yet standard co-op practices can be problematic in fostering these goals, and many co-op members, including those elected to boards of directors, are not fully aware of either the goals or how to promote them in everyday practice. I was on the Shefford's Membership Committee for a number of years prior to this research, and was Chair of that Committee at one time. I have long observed the workings of the committee, which is responsible for, among other things, conducting interviews of applicants to the Shefford. At times, the

committee never turned down any applications. At times, the committee turned down about one application per batch of interviews. Although I cannot divulge details, as these are confidential, I do know that one potential member was turned down because she was dull, some were turned down because the interviewers decided the applicants' English wasn't good enough, another was turned down because she had a harsh attitude toward others, another was turned down because of a serious mental illness that was obvious to the interviewers. I wonder how being rejected affects people, many of whom are living on low incomes and/or facing other challenges. Is this the best way of ensuring both the co-op's and applicant's needs are met? Is this the best way to foster immigrant integration, integration of the mentally ill, and people who do not come across well to others?

Housing co-op policies and practices need to be reviewed with potential impact in mind, taking into consideration the lived realities of applicants and members.

6. Housing policy that would promote social capital and participation

Housing is a necessity of life. Yet, many households in Canada cannot afford acceptable shelter. In fact, at last count, roughly one in five Canadian households was considered to be in this situation. Even more troubling, ten years of economic expansion have barely put a dent in the problem. As Canadian households struggle to find shelter and still make ends meet, their plight is spawning a series of related social problems in communities all across the country - making the shortage of affordable housing one of the nation's most pressing public policy issues today. (TD Economics 2003)

Housing is nominally an area of provincial/territorial responsibility in Canada, but the federal and municipal governments play important roles. First and foremost, it is difficult to build or sustain social capital when one is transient. This does not just refer to Canadians who are

homeless, but those who must constantly move to avoid rent increases or find cheaper accommodation. Inadequate, dilapidated housing is a factor in promoting ill health (Rude and Thompson 2001). As this dissertation research finds, ill health (both mental and physical) is a barrier in building and maintaining social capital.

This section touches briefly on what kinds of federal, provincial/territorial and municipal housing policies could promote social capital and participation. However, the foundation must be safe, affordable housing for all, and neighbourhood conditions in which people are not afraid to talk to each other or be seen outside.

The stock of rental accommodation, particularly at the more affordable end, has been declining in Canada over the past few decades. TD Economics (2003) attributed this to two main factors: developers can make a much faster and larger profit from building condominiums and houses for home ownership, and federal and provincial policies have exacerbated the problem. The social housing stock experienced stops and starts, but has never come close to meeting the demand for affordable housing.

CHF Executive Director Nicholas Gazzard appeared before Canada's House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) in April 2009 to recommend the following housing policy changes that would contribute to poverty reduction:

1. Ensure that federal housing spending is tied to reducing core housing need. At present, there is no direct link between federal housing spending, most of which is transferred to other levels of government, and reducing core housing need. The federal government should ensure full accountability for federal housing transfers to the provinces and territories by requiring measurable outcomes in housing need reduction.
2. Maintain current levels of spending on the “legacy programs” (the programs, mostly federal, that have delivered some 650,000 units of social housing over the past 60 years). Funding agreements for these programs are beginning to expire and will do so in large numbers over the next 10 years. Merely by maintaining the existing levels of federal spending on these programs, the government can protect the rent-geared-to-income (RGI) capacity for Canada’s social housing providers so they can continue to provide housing that is affordable for low-income Canadians. (CHF April 23 2009)

The federal government provides transfer payments to the provinces for social programs, which may include housing, through the Canada Social Transfer. In addition, the federal government has individual housing agreements with willing provinces, and provides funds for innovative housing-related projects through the Supporting Communities Partnership Initiative (SCPI).

The number one priority for both the federal and provincial/territorial governments should be to build new social housing, and ensure new builds have adequate common areas and staff to facilitate resident relations. In the ideal world, the federal government would end its policy of foregoing capital gains taxes on principal residences (particularly those properties worth over \$500,000), and use the money on housing at the other end instead.

Provincial and municipal policies to encourage and support the building of new affordable rental properties designed as communities could be helpful. Most provinces passed legislation in the 1970s to allow condominiums, which began a bidding war between condo

developers and rental developers for municipally zoned high density, high rise housing sites which hitherto had been the purview only of rental developers:

Since renters have about half the income of homeowners, condo developers can always outbid rental developers for residential sites. This is another example of the lack of tenure neutrality in Canada's housing system. The loss of "rental-only" zoning makes it difficult, if not impossible, for investors to build for renters. (Huchanski 2007: 3)

The state of one's home may also have an impact on whether people feel comfortable inviting other people to their homes to socialize, which, according to Putnam (2000) is an important part of building social capital.

Another feature of Canada's housing system is that 8 percent of Canadians live in dwellings that require major repairs and 5 percent live in overcrowded housing. When we disaggregate this information, we find that almost 20 percent of renters, compared with 10 percent of owners, live in housing that needs major repairs or is overcrowded. Moreover, although the average household spends 21 percent of its total income on housing, owners spend 18 percent, compared with 28 percent for tenants. (Huchanski 2007: 3)

Additional funding for repairs and rejuvenation of social housing stock and the conversion of low-income private rental properties to well-maintained, mixed-income social housing are policies that provinces, territories and municipalities could pursue if the majority of taxpayers agreed that these social goals are important enough to pay for.

There is no shortage of good ideas in Canada regarding housing solutions. The Mental Health Commission of Canada (MHCC) received \$110 million from the federal government to undertake At Home/Chez Soi, a five-city, five-year research project involving 2285 homeless people living with a mental illness. Of these, 1,325 will be given a place to live, and will be

offered services to assist them (a “housing first” approach). The remaining research participants will receive only the regular services available in their cities. There are many innovative housing projects which receive some support. What is missing in Canada is the comprehensive investment needed to solve the shortage of affordable housing and sufficient mental health support.